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EST. **HORN** 1848

"Nonpareil"

Gum Stub File

MADE IN U. S. A.

Corrugated Gummed Stubs  
Prevents Curling and Adhering

Patented Oct. 27, 1876 Dec. 5, 1876. Nov. 29, 1881

*The Test of Filing is Finding  
Horn Stub Filing Stands that Test*

**DIRECTIONS FOR FILING**

Slightly moisten the matter to be filed along the binding edge and place same against the gummed side of stub. A little pressure by the fingers along the binding edge will securely fasten the document. Then you will be sure to find the filed matter as filed.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

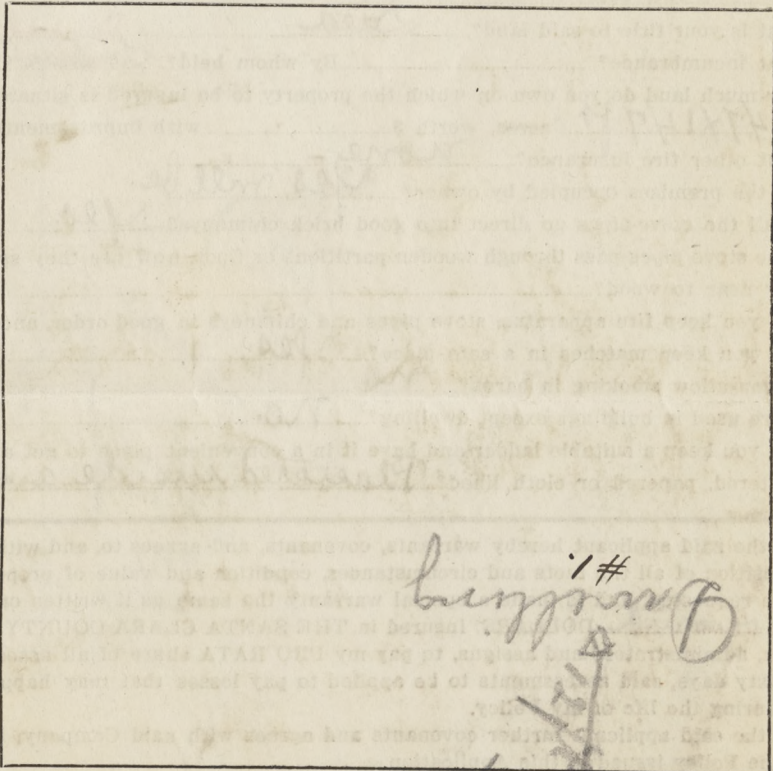
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 4556.

APPLICATION

OF

Louis Lopez.

48 Duna Way, P.O. Box 100, Santa Clara County, Cal.

Post Office,

Amount Insured \$ 2000.00

Expires 6 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.00

Premium - - - \$ 16.00

Inspector.

H. Griffin

Approved Dec 8, 1919.

E. J. Pettit.

President.

Ellen C. Taylor.

Secretary.



Rate: 2000 @ 25 = 500

SAN JOSE, CAL., December 28 1920

Having purchased of Louis Lopez the property described in  
 Polic 7 No. 4556 in the Santa Clara County Fire Insurance Company, and the said Polic 7  
 having been assigned to me by said Louis Lopez

I hereby accept the said Policy 4 of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Mary A. Wood  
By R. J. Wood (her Agent.)

SAN JOSE, CAL., January 1927

Having purchased of Mary A. Hood the property described in  
 Policy Y No. 4506 in the Santa Clara County Fire Insurance Company, and the said Policy Y  
 having been assigned to me by said Mary A. Hood

I hereby accept the said Policy M of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Juanita Scott County  
Byd. J. Wood Agent.

Total amount.....	3000	2000
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House and Barn No. 1 being situated <sup>on</sup> Mayellen Ave. - # 18.  
South of Stevens Creek Road.

1. What is your title to said land? Deed
2. What incumbrance? By whom held? Deceased J. J. Beag and Loan Association
3. How much land do you own on which the property to be insured is situated, and what is its value? 47x147 ft acres, worth \$ none with improvements. Loan payable Dec. 23, 1920 Mar. 16, 1920
4. What other fire insurance? Yes, will be.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered inside and outside

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the Insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of December 1919

Policy Fee, \$	1.00
Rate Fee, \$	15.00
Total, \$	16.00

Louis Lopez, APPLICANT

Paid. - Dec. 6. 1919.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

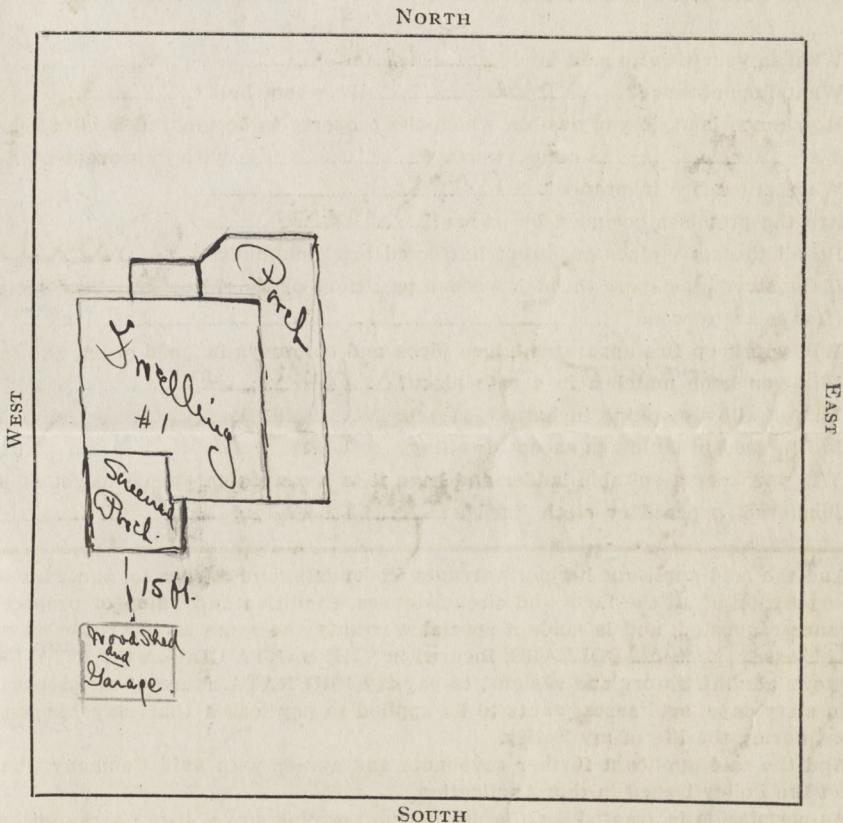
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 14557.

## APPLICATION

OF

James T. Richards.

Santa Clara County, Cal.

Post Office,

Santa Clara County, Cal.

Amount Insured

\$2800.00

Expires 9 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 13.70

Premium

\$ 124.70

Inspector.

Approved Dec. 27. 1919

1919

President.

Ellen A. Taylor.

Secretary.



#4556.

Rate: 2000 @ 25 = 500

## APPLICATION

Of Louis Lopez, - San Jose Postoffice, Santa Clara County, Cal

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Two Thousand DOLLARS, for the

of Three years, from the Sixth day of December 1919, if approved by the Com

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	Value
On dwelling No. 1, <u>1</u> stories <u>25</u> x <u>40</u> feet, built <u>1919</u> now in <u>repair</u> <u>car paper</u> <u>roof</u>	<u>3000</u>	<u>2000</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> <u>roof</u>		
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		
On <u>Piano</u>		
On <u>Windmill and Tank</u>		
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> <u>roof</u>		
On Barn No. 2		
On <u>Tons of Hay</u>		
On <u>Horses</u>		
On <u>Horse Wagon</u>		
On <u>Horse Spring Wagon</u>		
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No.		
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>		
On <u>Dwelling under course of construction - almost completed</u>		
Total amount	<u>3000</u>	<u>2000</u>

House and Barn No. 1 being situated on Mayellen Ave. #18, South of Stevens Creek Road

House and Barn No. 2 being situated under construction

- What is your title to said land? Deed
- What incumbrance? By whom held? San Jose City Bank and Trust Co. - Dec. 23, 1920
- How much land do you own on which the property to be insured is situated, and what is its value? 47x147 ft acres, worth \$ none with improvements.
- What other fire insurance? yes, will be.
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? no
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered inside and outside

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of December 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.00  
Total, \$ 16.00

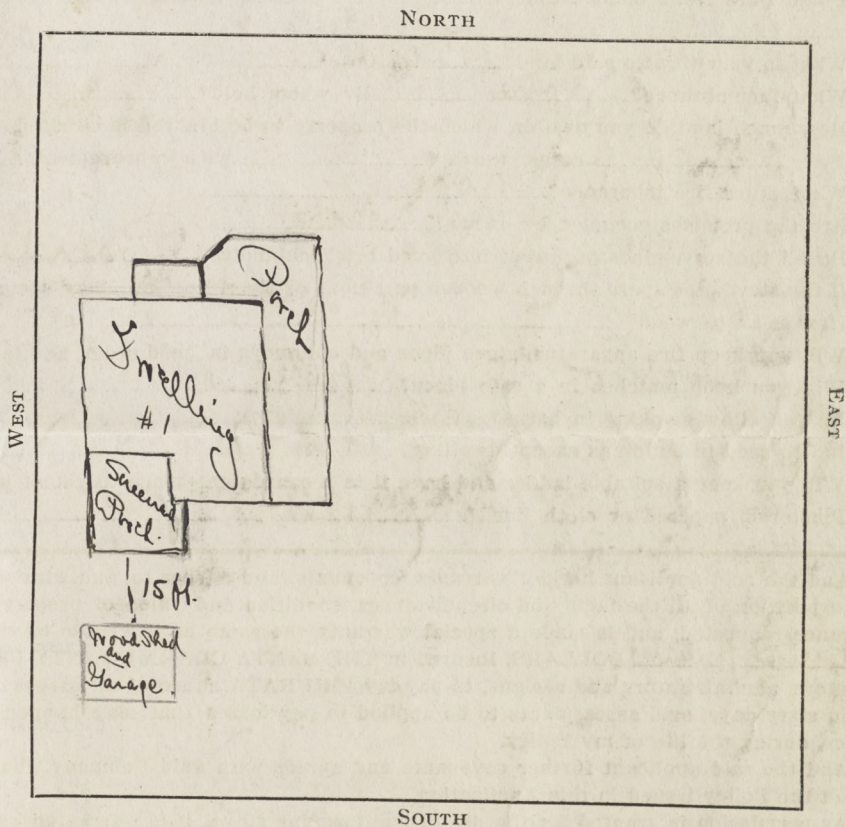
Louis Lopez APPLICANT

Paid - Dec. 6, 1919.



# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

Approved Dec. 24<sup>th</sup> 1919

*E. J. Pettit*

President.

*Ella A. Taylor*

Secretary.



58

# 4557.

Date: 2550 @ 15 = 382  
250 @ 30 = 75  
457

# APPLICATION

Of James T. Richards, - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty eight Hundred DOLLARS, for the term  
of Three years, from the ninth day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>46</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2500	1650	3000
On wing <u>1</u> stories <u>34</u> x <u>16</u> feet, built <u>1912</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Pianos.</u>	1350	900	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$			
On <u>Wood-shed and Garage, and 2 rooms up stairs, - 20 x 30 ft.</u>	1400	250	
On			
On			
Total amount	4250	2800	

Exp. paid - Dec. 9, 1922

Renewed - #6043, ap. sent for sig. Renewed

House and Barn No. 1 being situated about 800 ft. from "Bonnie Brae" Station on Inter-  
Urban R.R., near Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Concrete chimney.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.70  
Total, \$ 14.70

Paid - Dec. 27, 1919.

James T. Richards APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

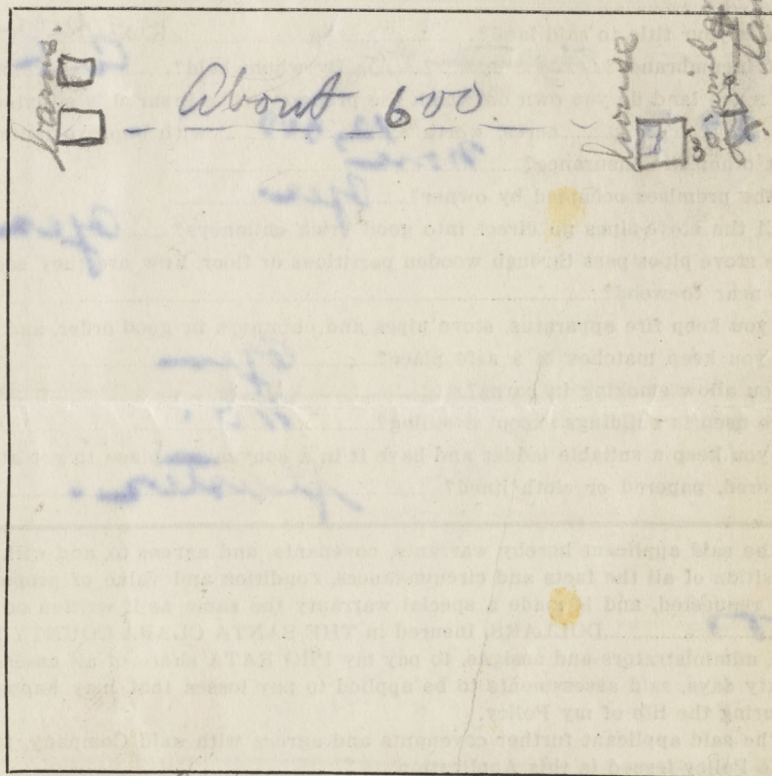
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When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



Wehner Road.

NORTH

EAST

No. 4558.

# APPLICATION

OF

J. C. Swanson

S. B. 317

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$2500

Expires 9 day of

December 1922

Policy Fee

\$1.00

Rate Fee

\$11.25

Premium

\$12.25

Inspector.

Henry Haasler

Approved Dec. 15

1919

W. T. Pettit

President.

Edw. A. Taylor

Secretary.



# APPLICATION

Of J. C. Swanson A.B. 317 San Jose Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of (2500) Twenty-five Hundred DOLLARS, for the term  
 of 3 years, from the ninth day of Dec. 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on

SAN JOSE, CAL.,

June 17 1921

Having purchased of J. C. Swanson the property described in  
 Policy No. 4558 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said J. C. Swanson  
 I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Clara M. Schaeffer

Address:

On \_\_\_\_\_  
 On \_\_\_\_\_ Horses \_\_\_\_\_  
 On \_\_\_\_\_ Horse Wagon \_\_\_\_\_  
 On \_\_\_\_\_ Horse Spring Wagon \_\_\_\_\_  
 On \_\_\_\_\_ Horse Buggy \_\_\_\_\_  
 On \_\_\_\_\_ Horse Phaeton \_\_\_\_\_  
 On \_\_\_\_\_  
 On Harness and Robes \_\_\_\_\_  
 All while contained in Barn No. \_\_\_\_\_  
 On Pumping Plant, \$ \_\_\_\_\_, on Pump House, \$ \_\_\_\_\_  
 On \_\_\_\_\_  
 On \_\_\_\_\_  
 On \_\_\_\_\_  
 On \_\_\_\_\_  
 On \_\_\_\_\_

Total amount

2500

House and Barn No. 1 being situated on Mehner Road, about One mile  
above Evergreen, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? Bank of Italy - San Jose - "Less payable"
- How much land do you own on which the property to be insured is situated, and what is its value? 29.55 acres, worth \$ 12,500 with improvements. 12,500
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? X
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plaster

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of Dec. 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.25  
 Total, \$ 12.25

J. C. Swanson

APPLICANT

Paid - Dec. 16 - 1919

Canceled at request of assoc. - by  
Agent. - July 1, 1921.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
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Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

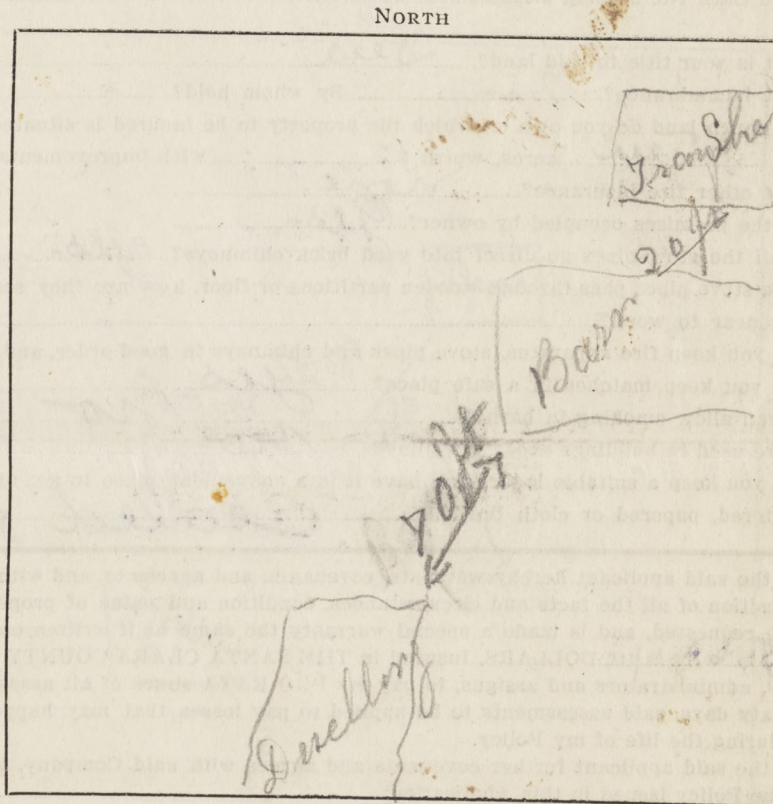
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 4559.

## APPLICATION

OF

Mr. J. J. Griffin

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 35766.00

Expires 10 day of December 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 21.30

Premium

\$ 22.30

Inspector.

J. J. Griffin

Approved

Dec. 15 1921

191

J. J. Griffin

President.

J. J. Taylor

Secretary.



Rate: 2500 @ 15.375

# APPLICATION

Of J. C. Swanson A.B. 317, San Jose Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of (2500) Twenty-five Hundred DOLLARS, for the term  
 of 3 years, from the ninth day of Dec. 1919, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
In dwelling No. 1, 2 stories 31 x 22 feet, built 1912, now in good repair, single roof } In wing 1 story 18 x 20 feet, built 1912, now in good repair, single roof }	4000.	2500	
In house No. 2 stories x feet, built 1, now in repair, roof In household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
In			
In Piano			
In			
In			
In			
All while contained in dwelling No.			
In Windmill and Tank			
In Barn No. 1, stories, x feet, built 1, now in repair, roof			
In Barn No. 2			
In Tons of Hay			
In Horses			
In Horse Wagon			
In Horse Spring Wagon			
In Horse Buggy			
In Horse Phaeton			
In Harness and Robes			
All while contained in Barn No.			
In Pumping Plant, \$ , on Pump House, \$			
In			
In			
In			
In			
Total amount		2500	

*Wichita Road Evergreen District*

*Canceled at request of assd. - by Agent. - July 1, 1921.*

*given to Clara M. Schaeffer.*

Total amount

House and Barn No. 1 being situated on Lehner Road, about One mile above Evergreen, Santa Clara Co., Cal.

1. What is your title to said land? *Deed* Bank of Italy - San Jose - "Less Payable" June 14, 1917
2. What incumbrance? *Mortgage* \$750.00 By whom held? *C. S. Kuhn*
3. How much land do you own on which the property to be insured is situated, and what is its value? *29.85* acres, worth \$12,500 with improvements. *12,500*
4. What other fire insurance? *none*
5. Are the premises occupied by owner? *yes*
6. Do all the stove-pipes go direct into good brick chimneys? *yes*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? *X*
8. How near to wood? *X*
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
10. Will you keep matches in a safe place? *yes*
11. Do you allow smoking in barns? *No*
12. Is fire used in buildings except dwelling? *No*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
14. Plastered, papered or cloth lined? *plaster*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 25.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14th day of Dec. 1919

Policy Fee, \$ 1.00

Rate Fee, \$ 11.25

Total, \$ 12.25

APPLICANT

Paid - Dec. 16 - 1919



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

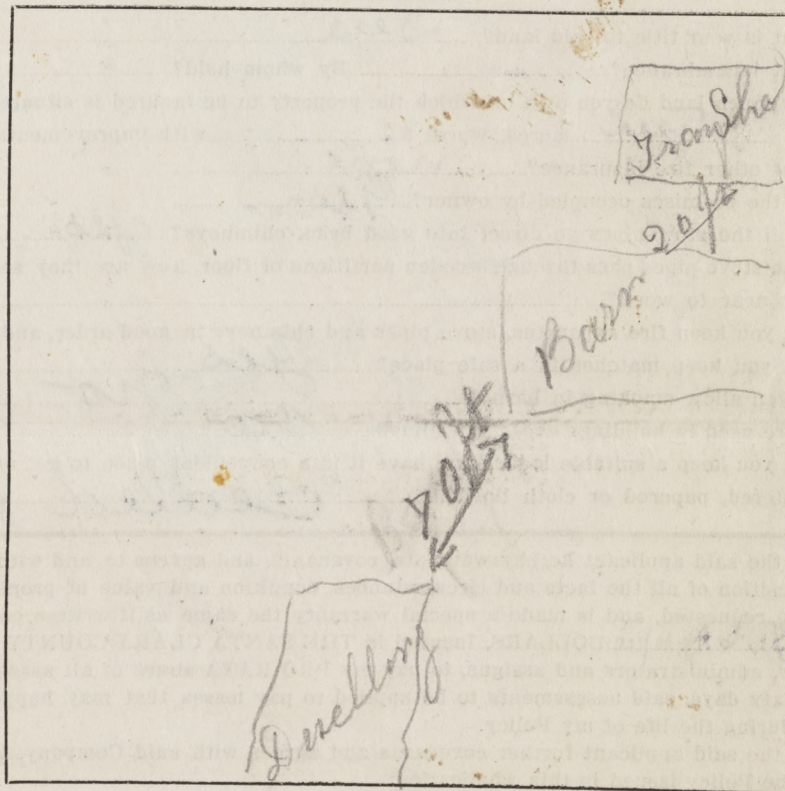
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 4559.

## APPLICATION

OF

Mr. J. E. Silva

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3576.00

Expires 10 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 21.36

Premium

\$ 22.36

Inspector.

H. Griffin

Approved

Dec 15 1914

W. J. Taylor

President.

W. J. Taylor

Secretary.



# APPLICATION

Of Mrs J.E. Silva - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty-five Hundred and Sixty-Six DOLLARS, for the term  
 of three years, from the tenth day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>one</u> stories <u>40</u> x <u>35</u> feet, built <u>1914</u> now in <u>good</u> repair, <u>shingle</u> roof	3000	2000	
On wing <u>one</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>roof</u>			
On <u>Five Room House</u>			
On house No. 2 <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. <u>one</u> stories, <u>60</u> x <u>35</u> feet, built <u>1901</u> now in <u>good</u> repair, <u>roof</u> <u>fair</u>	300	200	
On Barn No. 2			
On <u>10</u> Tons of Hay		100	
On			
On <u>2</u> Horses	200	500	
On <u>Horse Wagon</u> <u>1917 Chandler Auto</u>	1500	500	
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>500</u> Boxes, <u>white</u> piled near or under roof. (Tray Sleds)		50	
On <u>1000</u> Trays		250	
On			
On (Tray Sled is just an open sled.)			
<u>Notified</u> <u>Trice</u> Total amount		3566	

House and Barn No. 1 being situated on corner Jersey Ave.  
First House north of Railroad, near Campbell  
 House and Barn No. 2 being situated S.E. Co. Cal.

- What is your title to said land? Deed
- What incumbrance? None By whom held?
- How much and do you own on which the property to be insured is situated, and what is its value? 10 acres  
Ten acres, worth \$ with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? Cealed & Papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3566 & 10/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of Dec 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 21.30  
 Total, \$ 22.30

Mrs J.E. Silva APPLICANT

Paid - Dec. 24/1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

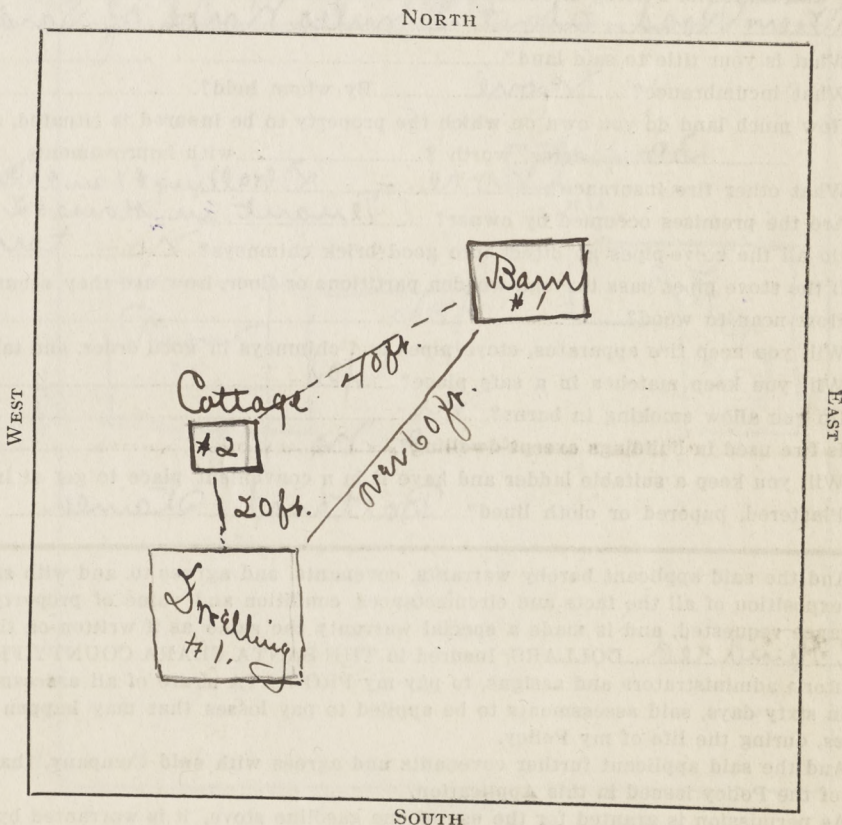
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4560

# APPLICATION

OF

Mrs. Christina Allan

Sanatoga

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 600.00

Expires 11 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 24.50

Premium

\$ 5.50

Renewed of \$3639.  
Inspector.

Approved

Dec. 15

1919

E. J. Taylor

President.

Ella J. Taylor

Secretary.



66

#4560.

Rate: 600@25=150

## APPLICATION

Of Mrs Christina Allen Saratoga Postoffice, Santa Clara County, Calif., toThe Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Six Hundred DOLLARS, for the termof Three years, from the 11 day of December 1919, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2 <u>1</u> stories <u>24</u> x <u>32</u> feet, built <u>1917</u> , now in <u>poor</u> repair, <u>Shing</u> roof	<u>900</u>	<u>600</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof .....			
On Barn No. 2 .....			
On Tons of Hay .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>600</u>	

Expired - Dec. 11, 1922.

Renewed - 60412.

House and Barn No. 1 being situated .....

House and Barn No. 2 being situated .....

on property of assured on Saratoga and  
McVeen Road, about 2 miles North of Saratoga, S.C. Co., Cal.

1. What is your title to said land? .....
2. What incumbrance? None By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? None - Shelling #1 and Barn under Policy #4241.
5. Are the premises occupied by owner? Tenant in House #2.
6. Do all the stove-pipes go direct into good brick chimneys? No - terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Jacketed with gal. iron.
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Battered, Stained.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, he executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled only the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is be filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of December 1919

Policy Fee, \$ 1.00Rate Fee, \$ 4.58Total, \$ 5.58Christina Allen APPLICANTPaid - Dec. 9, 1919



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100. Exposure and Stovepipe; Rate, 35c on \$100. Exposure and cloth-lining; Rate, 25c on \$100. Tank-houses, if near Barn, rate with Barn. Dwelling. If near Barn, rate with Barn. Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100. Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

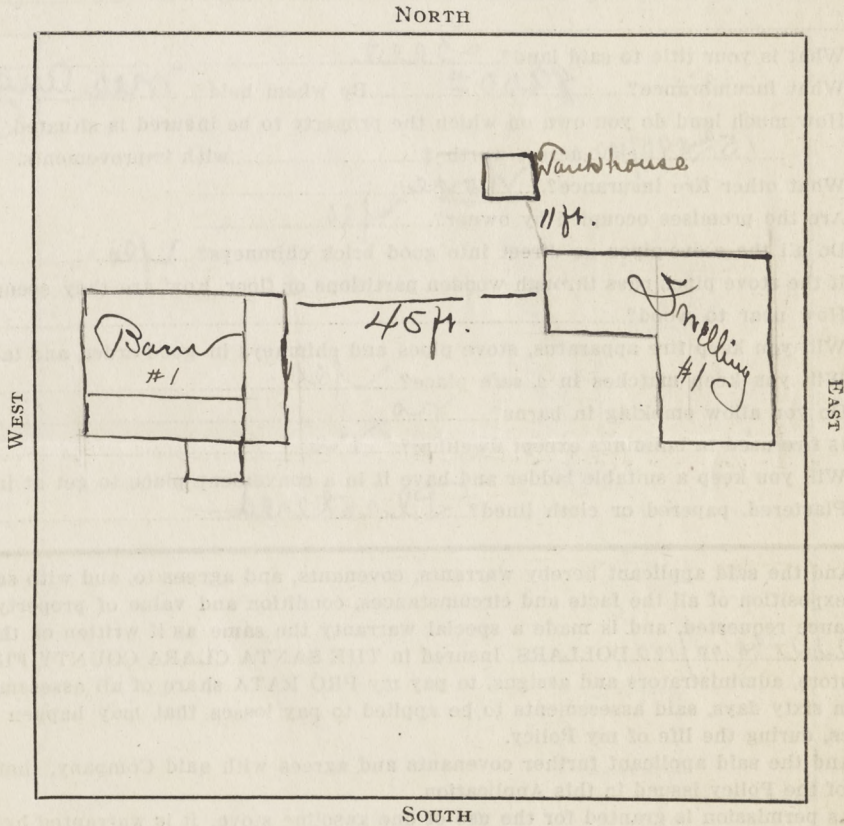
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4561.

APPLICATION

OF

H. A. Clark

Sanaloga Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3222.10

Expires 11 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 21.15

Premium

\$ 22.15

Renewal of #3128.  
Inspector.

Approved Dec 15 1921

C. J. Fertit President.

Edw. O. Taylor Secretary.



# # 4561. APPLICATION

Date: 2815 @ 20 = 5.63  
467 " 35 = 1.42  
7.05

Of H.A. Clark, Saratoga Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand, Two Hundred and Twenty-two DOLLARS, for the term  
of three years, from the 11th day of November 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>38</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>24</u> x <u>17</u> feet, built 1, now in " repair, " roof	<u>2250</u>	<u>1500</u>	
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>1200</u>	<u>800</u>	
On _____			
On Piano _____	<u>400</u>	<u>265</u>	
On _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On <u>W.C.</u> and Tank <u>house</u> , <u>12</u> x <u>14</u> ft. <u>18</u> ft. high. <u>2</u> <u>gas</u> engines <u>each</u> <u>\$25</u> <u>Gas Engine</u> <u>\$50</u>	<u>375</u>	<u>250</u>	
On Barn No. 1, _____ stories <u>18</u> x <u>22</u> feet, built 1, now in <u>good</u> repair, _____ roof			
On Barn No. 2 <u>Lean-to</u> <u>stable</u> , <u>14</u> x <u>12</u> ft. <u>lean-to</u> <u>Carriage house</u> , <u>14</u> x <u>35</u> ft. <u>and</u> <u>Hens house</u> , <u>attached</u> <u>to</u> <u>Barn</u>	<u>300</u>	<u>200</u>	
On <u>1</u> Tons of Hay _____	<u>12</u>	<u>8</u>	
On _____			
On <u>1</u> Horse _____	<u>100</u>	<u>65</u>	
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____	<u>40</u>	<u>25</u>	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>400</u> old hays ( <u>\$60.00</u> ) <u>and</u> <u>100</u> new hays ( <u>val. \$100</u> ) - Ins. <u>\$30.00</u>	<u>220</u>	<u>90</u>	
On <u>125</u> boxes (all)	<u>14</u>	<u>9</u>	
On <u>100</u> new boxes - <u>in Barn</u>	<u>25</u>	<u>10</u>	
Total amount _____	<u>4936</u>	<u>3222</u>	

House and Barn No. 1 being situated on South West corner of Fruitvale Ave  
and Farwell Ave. 1/2 miles South East of Saratoga.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? \$200.00 By whom held? Mrs. Augusta Brooke.
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 and 90 100 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? None.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3222 00 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of November 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 21.15  
Total, \$ 22.15

H.A. Clark

APPLICANT

Paid. Jan. 19, 1920.

40.00 Canceled



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

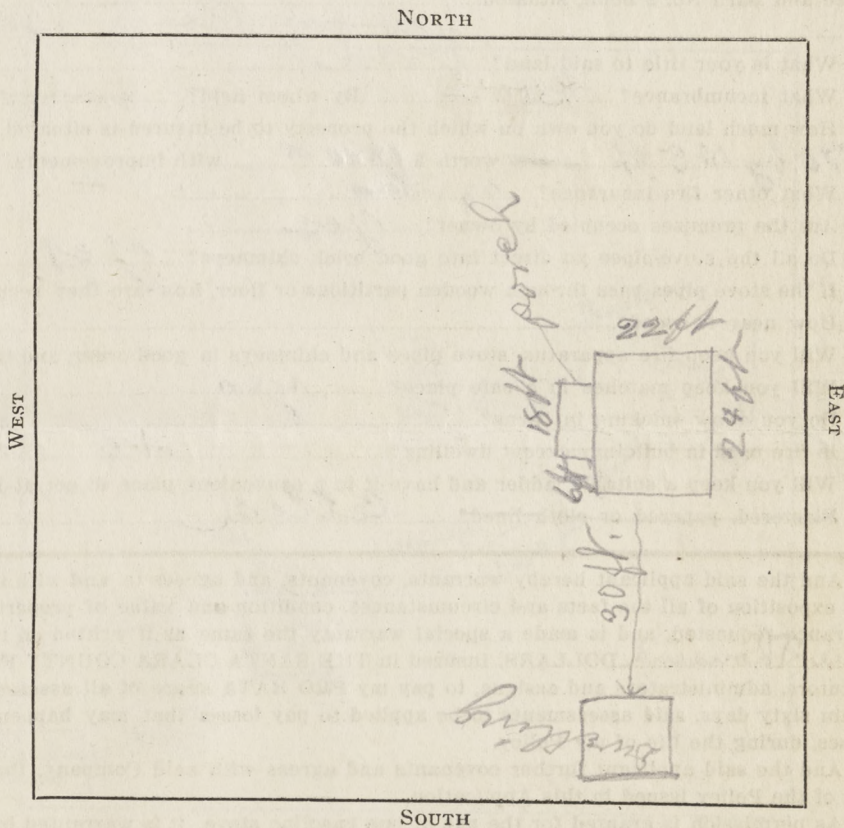
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4562.

APPLICATION

OF

Samuel Smith

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 11 day of

September 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 7.50

Premium

\$ 8.50

Inspector.

J. M. Wright

Approved

Dec 15" 1919

E. J. Pettit

President.

E. O. Taylor

Secretary.



67

#4562

Rate: 1000 @ 25 = 2.50

APPLICATION

Of  
The

SAN JOSE, CAL.,

April 17

1922

fire,  
of  
It is  
propo

Having purchased of Samuel Smith the property described in  
Policy No. 4562 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Samuel Smith

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Antone Slasich  
(Slasich)

On

On Piano

On

On

On

On

All while contained in dwelling No. One

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

Exp. - Dec. 11, 1922.  
Canceled - not renewed.

Total amount

1500.00 1000.00

House and Barn No. 1 being situated on Harrison Ave Campbell

House and Barn No. 2 being situated Los payable to Bank of Campbell

1. What is your title to said land? Deed
2. What incumbrance? \$300.00 By whom held? Bank of Campbell
3. How much land do you own on which the property to be insured is situated, and what is its value? 70 by 145 ft - acres, worth \$1800.00 with improvements. 1 lot
4. What other fire insurance? no other
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Celled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of December, 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.50  
Total, \$ 8.50

Paid - Dec. 22, 1919.

Samuel Smith

APPLICANT

Per Bertha Smith



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

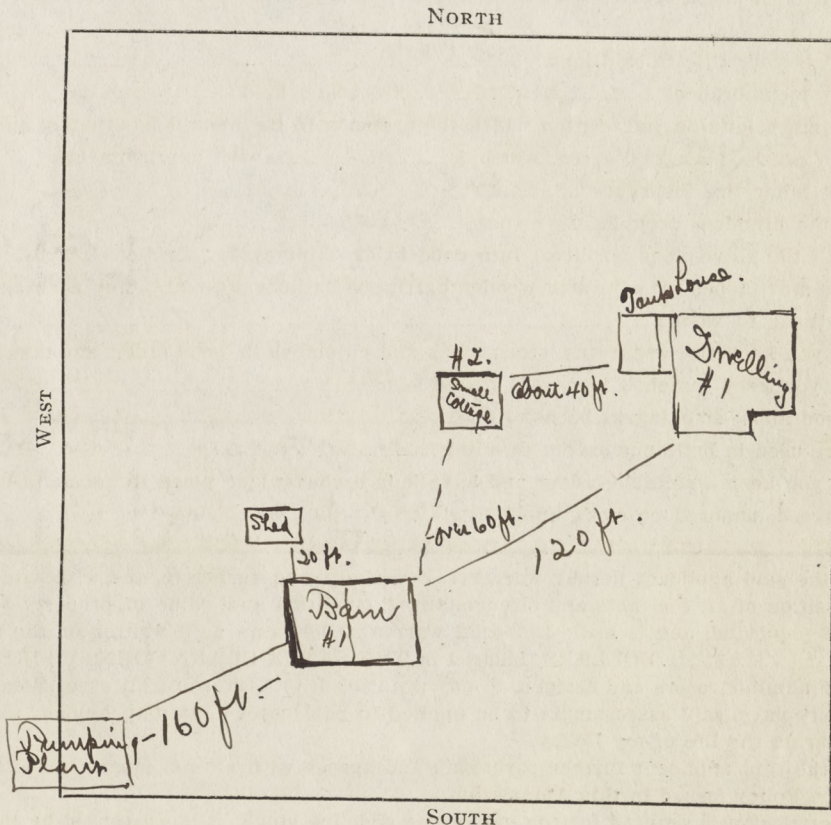
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



White Road. — Overgreen.

No 4563

# APPLICATION

OF

P. Michaels  
Route B.  
Box 394.  
Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2732.00

Expires 11 day of December 1912.

Policy Fee

\$ 1.00

Rate Fee

\$ 17.60

Premium

\$ 18.60

Inspector.

Renewal of \$3200.

Approved Dec 15 1912

1912

E. J. Pettit

President.

Edna D. Taylor

Secretary.



Of Samuel Smith of Campbell Postoffice, Santa Clara County, Cal.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of One Thousand and DOLLARS, for term of Three years, from the 11th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Val
On dwelling No. 1 <u>one</u> stories <u>22</u> x <u>24</u> feet, built 1, now in <u>good</u> repair, <u>shingle</u> roof	<u>1200.00</u>	<u>800.00</u>
On <u>one</u> wing <u>one</u> porch stories <u>6</u> x <u>18</u> feet, built 1, now in <u>good</u> repair, <u>shingle</u> roof		
On house No. 2 stories x feet, built 1, now in repair, roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300.00</u>	<u>200.00</u>
On Piano		
On		
On		
On		
All while contained in dwelling No. <u>one</u>		
On Windmill and Tank		
On Barn No. 1, stories x feet, built 1, now in repair, roof		
On Barn No. 2		
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$, on Pump House, \$		
On		
On		
On		
On		
Total amount	<u>1500.00</u>	<u>1000.00</u>

House and Barn No. 1 being situated on Harrison Ave Campbell

House and Barn No. 2 being situated Loss payable to Bank of Campbell

- What is your title to said land? Deed
- What incumbrance? \$3000.00 By whom held? Bank of Campbell
- How much land do you own on which the property to be insured is situated, and what is its value? 70 by 165 ft acres, worth \$ 1800.00 with improvements. 1 lot
- What other fire insurance? no other
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? celled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of December 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.50  
Total, \$ 2.50

Samuel Smith APPLICANT  
Per Bertha Smith

Paid - Dec. 22, 1919,



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

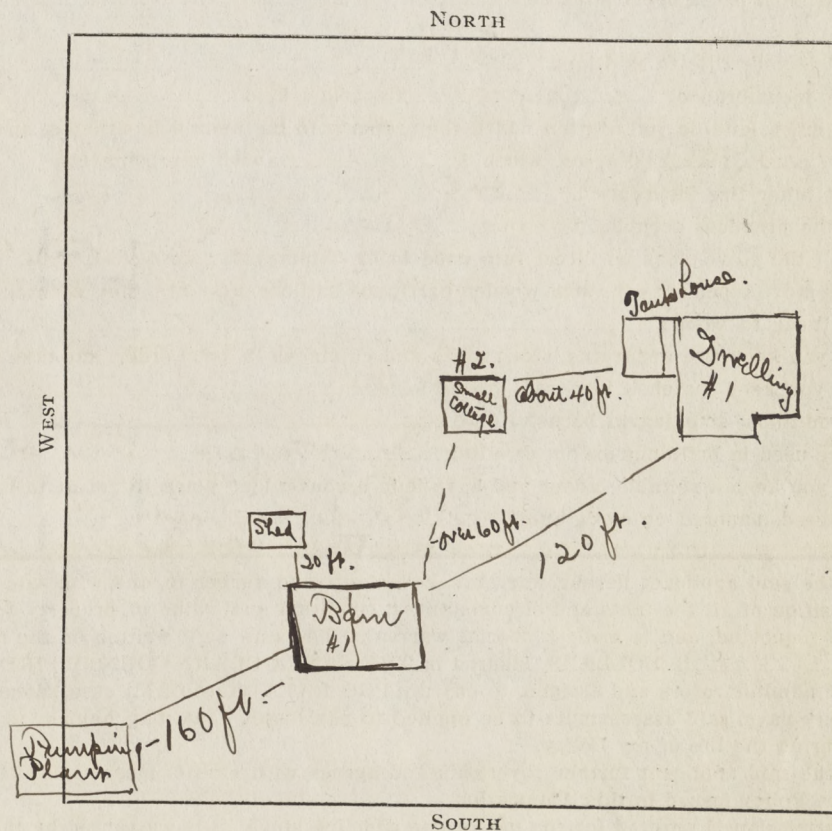
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



White Road. — Overgreen.

Inspector.

Approved Dec. 15<sup>th</sup> 1917

*E. J. Pettit*

President.

*Edward Taylor*

Secretary.



65 ✓

#4563.

Rate: 1940 @ 18 = 3.49  
792 " 30 2.38  
5.87

# APPLICATION

Of Philip Michaels - San Jose Postoffice, Santa Clara County, Calif.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage  
fire, for the sum of Five Thousand Seven Hundred Thirty Two DOLLARS, for the term  
of three years, from the 11th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value
On dwelling No. 1, <u>including Tank house, mill and Tank</u> , 1 stories <u>30</u> x <u>55</u> feet, built 1, now in <u>good</u> repair, <u>Single</u> roof	2100	1400
On wing stories x feet, built 1, now in repair, roof		
On house No. 2, 1 stories <u>15</u> x <u>18</u> feet, built 1, now in <u>good</u> repair, <u>Single</u> roof	120	80
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	460
On		
On Piano		
On		
On		
On		
All while contained in dwelling No. <u>One</u> .		
On Windmill and Tank		
On Barn No. 1, stories, <u>50</u> x <u>20</u> feet, built 1, now in <u>good</u> repair, <u>Single</u> roof	150	100
On Barn No. 2		
On <u>5</u> Tons of Hay		
On		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, <u>6 H.P. Engine and</u> on Pump House, \$	800	532
On <u>Spraying Outfit</u>	250	160
On <u>Explosion - Dec. 11, 1922</u>		
<u>Canceled - Not renewed</u> Total amount	4120	2732

*Notified twice*

*Paid loss in Aug. 1921 of 240.00 on Pumping Plant*

House and Barn No. 1 being situated on the corner of Tully and White Roads, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 1/2 acres, worth \$ 100 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Air space and thimble
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In cottage - terra-cotta thru wall
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Boarded, ceiling  
Small cottage, board finished

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2732.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of December 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.60  
Total, \$ 18.60

Paid Dec. 11, 1919

*43200*

P Michaels

APPLICANT

*115.00 Canceled*







#4564.

Rate: 1300 @ 15.1.95

## APPLICATION

Of Mrs. Ruth P. Watson, Sunnyvale Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage  
fire, for the sum of Thirteen Hundred DOLLARS, for the term  
of Three years, from the 12th day of December 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>1700</u>	<u>1100</u>	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>Insurance on furniture is payable to W. L. Epps.</u>			
On <u>      </u>			
Total amount	<u>2000</u>	<u>1300</u>	

House and Barn No. 1 being situated on Matilda Avenue, North of S.P.R.R. Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? About One acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? By Mr. Epps, who has contract to purchase property.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of December 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.85  
Total, \$ 6.85

Paid. - Dec. 8. 1919.

Mrs. Ruth P. Watson APPLICANT  
W. L. Epps. Per M. E. W.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

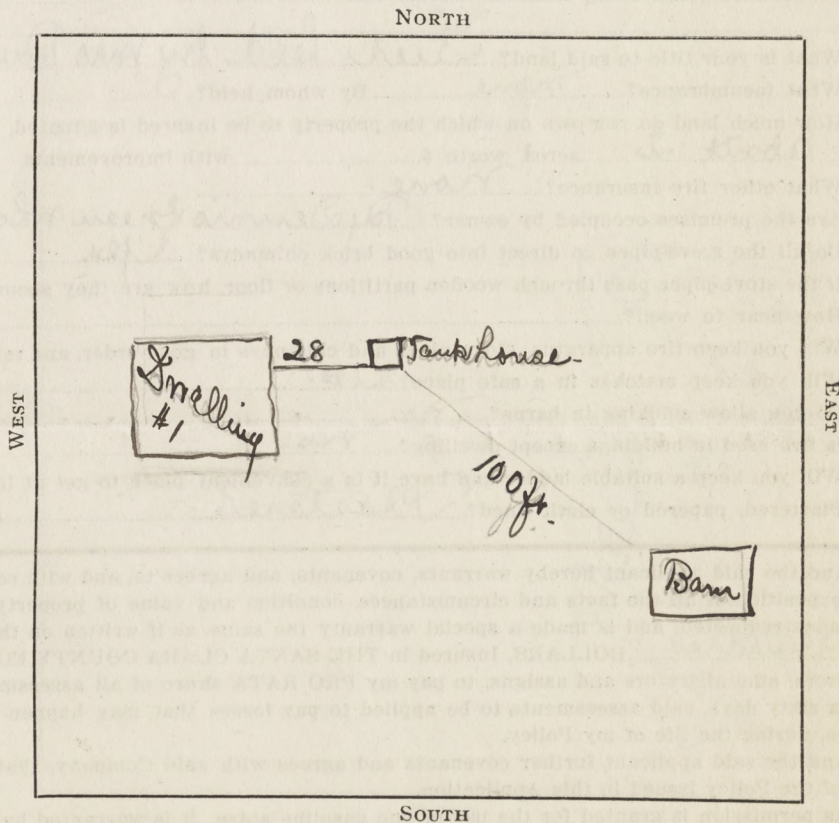
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4565.

## APPLICATION

OF

Jennie Green

Summerville Box 66.

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 500.00

Expires 12 day of December 1912.

Policy Fee

\$ 1.00

Rate Fee

\$ 2.25

Premium

\$ 3.25

Renewal of #3209

Inspector—

Approved Dec. 15

1912.

C. J. Pettibone

President.

Ellen A. Taylor

Secretary.



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#24565

Date: 500 @ 15 = .75

# APPLICATION

Of Jennis Green, Sunnyvale Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Five Hundred DOLLARS, for the term of Three years, from the 12th day of December 1919, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	525	350	
On			
On Piano	275	150	
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy No. 4318			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	800	500	

*Expired - See 12.19.22.  
Renewed - \$604.75*

House and Barn No. 1 being situated on Matilda Ave., North of S.P.R.R.  
Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Lease held by Mrs Ruth P. Watson
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? about 2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By Jennis Green who has contract to purchase
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Dec. 9 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.25  
Total, \$ 3.25

Paid - Dec. 9. 1919.

Jennis Green APPLICANT.  
Ruth Watson (owner of real property)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

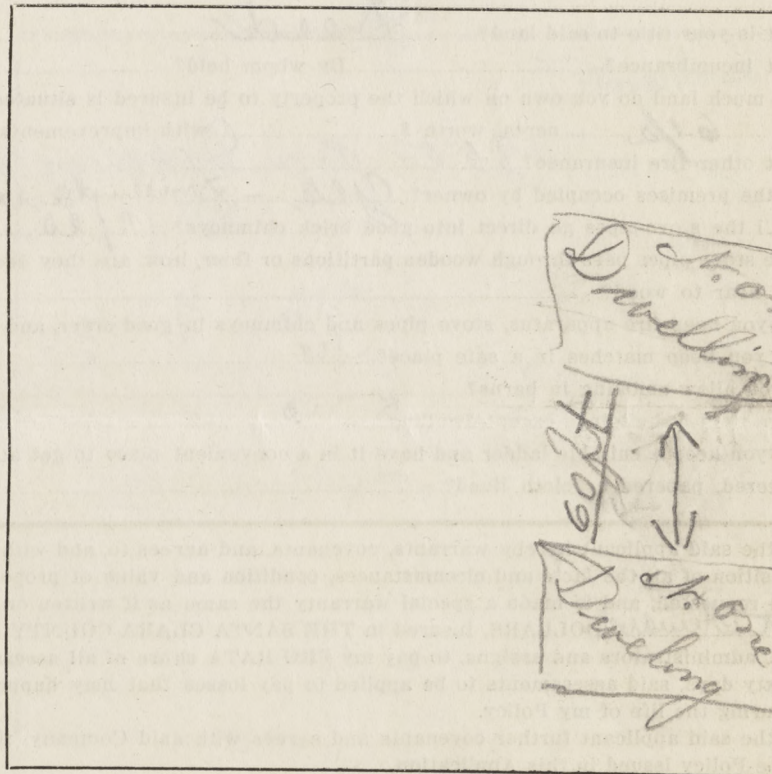
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

Mr. Schauer moved furniture from Plummer Ave. House, (sold) to these two Houses.

No. 4566.

# APPLICATION

OF

J.P. Schauer  
#304 Washington Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 800.00

Expires 12 day of December 1920.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 1.60

Premium - - - \$ 2.60

Inspector.

Approved Dec. 15<sup>th</sup> 1919.

C. J. Pettit.

President.

E. J. Taylor.

Secretary.



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#4566.

Rate: 800 @ 20-1.60

# APPLICATION

Of J. P. Scherer 304 Wash. St. San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of eight hundred DOLLARS, for the term  
of 1 years, from the 12<sup>th</sup> day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>27</u> x <u>30</u> feet, built <u>1883</u> now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>one</u> stories x feet, built 1, now in repair, <u>Shingle</u> roof			
On			
On house No. 2, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1883</u> now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>and Piano - while in Dwelling #1 -</u>	<u>600</u>	<u>400</u>	
On			
On <u>Piano</u>			
On <u>house furniture, while in Dwelling #2 -</u>	<u>600</u>	<u>400</u>	
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1200</u>	<u>800</u>	

Expired - Dec. 12, 1920.  
Cancelled - not used.

- House and Barn No. 1 being situated on the corner of Washington and  
Pine Avenues, in Willows District - Santa Clara Co. Cal  
House and Barn No. 2 being situated the same as No. One.
1. What is your title to said land? Deed
  2. What incumbrance? By whom held?
  3. How much land do you own on which the property to be insured is situated, and what is its value? 6 1/2 acres, worth \$ with improvements.
  4. What other fire insurance? \$500 on Dwelling #1 and \$350 on Dwelling #2
  5. Are the premises occupied by owner? Yes - Dwelling #2 is rented, furnished.
  6. Do all the stove-pipes go direct into good brick chimneys? Yes
  7. If the stove pipes pass through wooden partitions or floor, how are they secured?
  8. How near to wood?
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
  10. Will you keep matches in a safe place? Yes.
  11. Do you allow smoking in barns?
  12. Is fire used in buildings except dwelling? No
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
  14. Plastered, papered or cloth lined? Hard finished

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of December 1919  
Policy Fee, \$ 1.00  
Rate Fee, \$ 1.60  
Total, \$ 2.60

J. P. Scherer APPLICANT.  
Paid - Dec. 17, 1919.



No. 4567.

# APPLICATION

OF

*A. H. Brubaker*  
*San Jose*  
Santa Clara County, Cal.  
Route A.  
Box 291-  
Post Office.

Amount Insured - - \$ 3100.<sup>00</sup>

Expires 12 day of December 1922.

Policy Fee - - - \$ 1.00

Mill Fee - - - \$ 15.75

Total amount paid - - \$ 16.75

*R. A. Marino*

Agent.

Approved *Dec 13* 1917

*W. J. Scott*  
President.

*Chas. D. Saults*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ⅓ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

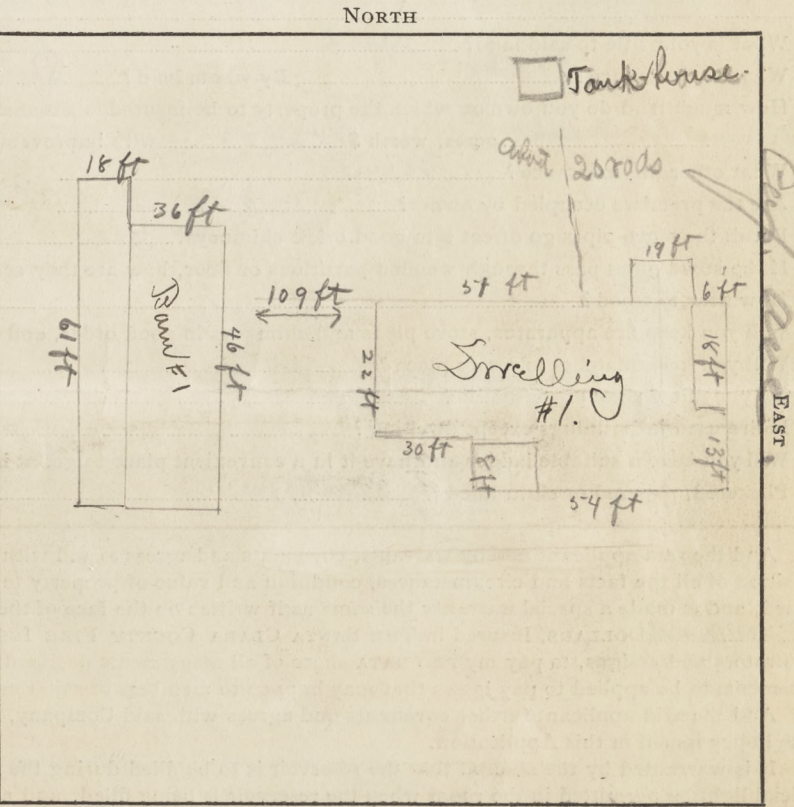
School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# 4567.

Rate: 2700 @ 15 = 4.05  
400 @ 30 = 1.20  
5.25

## APPLICATION

Of A. H. Burk - San Jose Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
 fire for the sum of Three thousand One Hundred DOLLARS, for the te  
 of Three years, from the 12th day of December 1919, if approved by the Comp  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1</u> stories <u>31</u> x <u>70</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3750</u>	<u>2500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u> <u>2</u> Tanks house	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>      </u> <u>36</u> x <u>46</u> ft. - <u>Shed</u> <u>18</u> x <u>61</u> ft. -	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>4650</u>	<u>3100</u>	

*Canceled - March 14, 1922.  
 Property sold - Transfer could not be made.*

House and Barn No. 1 being situate on Capitol Avenue between McKee road and Mabury Road, on  
 House and Barn No 2 being situate       

1. What is your title to said land? Deed
2. What incumbrance? \$17,000 By whom held? B. J. Morris - "Unpayable"
3. How much land do you own on which the property to be insured is situated, and what is its value? Thirteen and fifteen hundredths acres, worth \$22,500 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? No - tenant until Jan 1st.
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and tr  
 exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance r  
 requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand One Hundred  
 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, a  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, sa  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Polic  
 And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a pa  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Dec 1919

Policy Fee, \$ 1.00  
 Mill " \$ 15.75  
 Total, \$ 16.75

A. H. Burk

APPLICAN

Paid - January 7, 1920.

Sent to Davis Co. - 310 1st Nat Bank Bldg. - Mailed -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

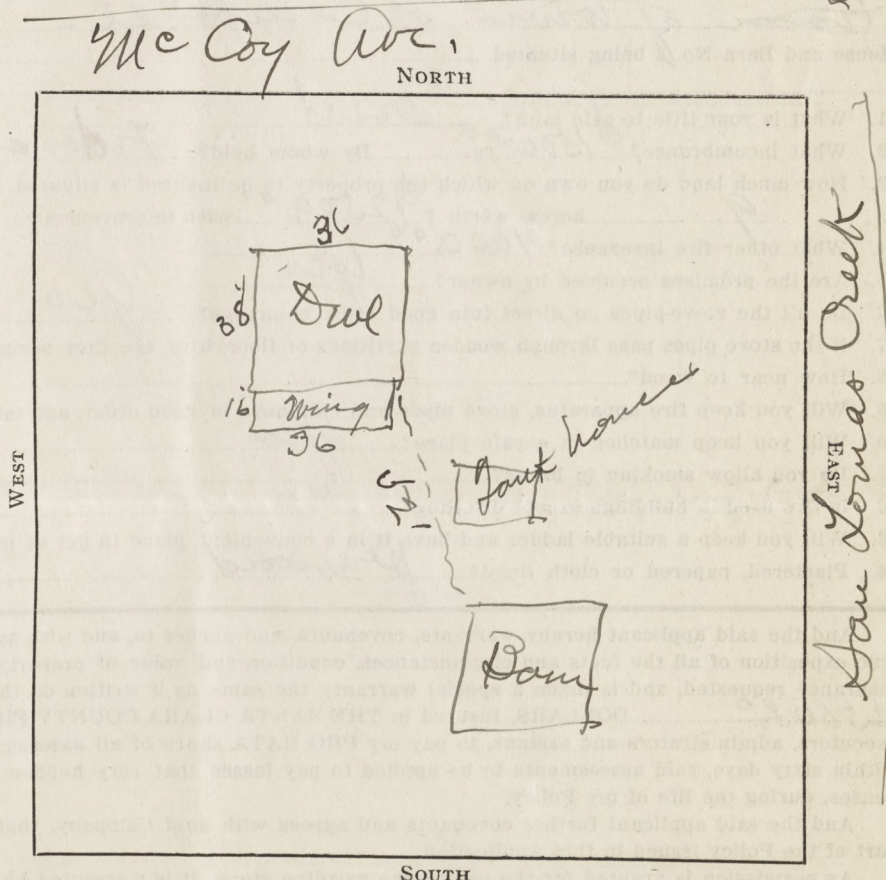
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24568.

# APPLICATION

OF

Effie L. Dimbauer

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2500.00  
Expires 13 day of December 1912.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.00

Premium - - - \$ 16.00

M. A. Rose Inspector.

Approved Dec. 13" 1912

President.

Secretary.



# 4568.

Rate: 2500 @ 20 = 500

## APPLICATION

Of Effie L. Birnbaum Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage  
fire, for the sum of Twenty five hundred (\$2500.00) DOLLARS, for the term  
of Three years, from the 13th day of Dec. 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>2</u> stories, <u>36 x 38</u> feet, built <u>1918</u> , now in <u>gd</u> repair, <u>shg</u> roof	<u>600.00</u>	<u>2000.</u>	
On wing <u>1</u> stories, <u>16 x 36</u> feet, built <u>1918</u> , now in <u>gd</u> repair, <u>shg</u> roof			
On <u>rebuil</u>			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>650.</u>	<u>450.</u>	
On <u>rebuil</u>			
On Piano	<u>100</u>	<u>30.</u>	
On <u>rebuil</u>			
On <u>rebuil</u>			
On <u>rebuil</u>			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>rebuil</u>			
On Tons of Hay			
On <u>rebuil</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>rebuil</u>			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1500.00</u> , on Pump House, \$ <u>1000.00</u>			
On <u>rebuil</u>			
On <u>rebuil</u>			
On <u>rebuil</u>			
Total amount		<u>2500 =</u>	

House and Barn No. 1 being situated on Mc Lay Ave. about 2 1/4 mi S.W.  
from of town of Campbell.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? \$1500.00 By whom held? Federal Land Bank, Denver
- How much land do you own on which the property to be insured is situated, and what is its value?  
9 acres, worth \$12500.00 with improvements.
- What other fire insurance? \$1600.00 none after 13th
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of Dec. 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.  
Total, \$ 16.00

Effie L. Birnbaum APPLICANT.

Paid. Dec. 18, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

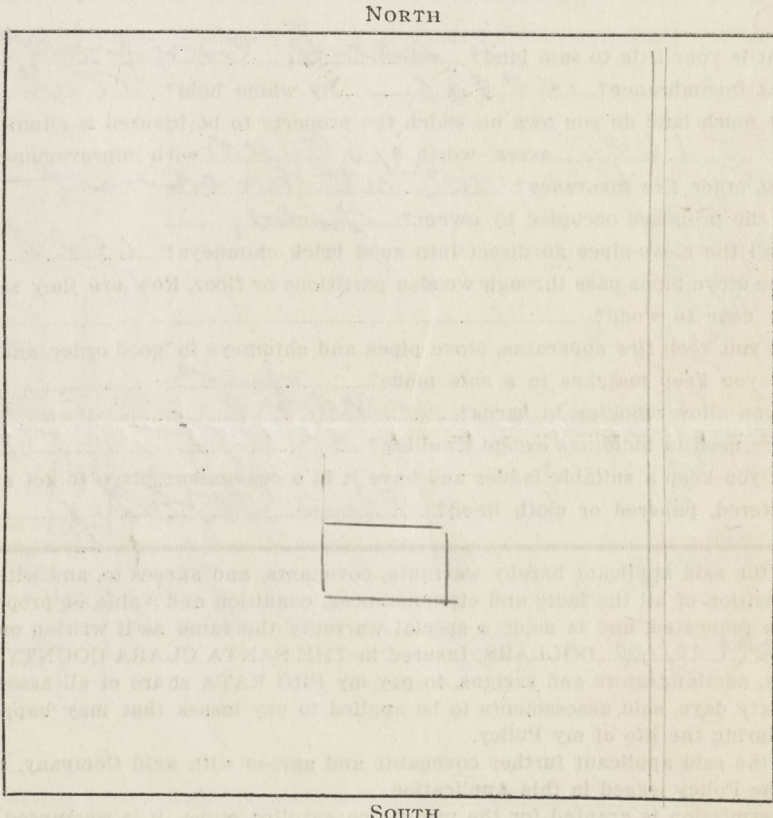
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Diagram of bldgs with  
distances between  
West



No 4569.

# APPLICATION

OF

*J. C. Stealing*

*Kilroy*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4500.00

Expires 13 day of

December 1922

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 20.25

Premium

- - - \$ 21.25

Inspector.

*E. J. Pettit & S. J. Church.*

Approved

Dec 13

1919

*E. J. Pettit*

President.

*Edw. J. Taylor*

Secretary.



62

#4569.

Date: 4500 @ 15 = 6.75

# APPLICATION

Of F. E. Stelling - Gilroy Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage to fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term

of 3 years, from the 13th day of December 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1 1/2</u> stories <u>40</u> x <u>8 1/2</u> feet, built <u>1919</u> , now in <u>repair</u> , roof <u>covered</u>	<u>1200</u>	<u>4500</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>covered</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>covered</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>covered</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>Stelling under course of construction. It is agreed if less before completion, only proportionate amt. of ins. will be paid.</u>			
Total amount		<u>4500</u>	

Insured Dec. 13, 1922 -  
Cancelled - not renewed.

Route?

House and Barn No. 1 being situated about 1/2 mi. west of Gilroy  
Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? deed, contract to purchase
- What incumbrance? 1920 S.F. By whom held? Wm. & L. H.
- How much land do you own on which the property to be insured is situated, and what is its value? 16.9 acres, worth \$ 169000 with improvements.
- What other fire insurance? not at present
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? not at present
- Is fire used in buildings except dwelling? except in old house with stove
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of Dec. 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.25  
Total, \$ 21.25

F. E. Stelling APPLICANT.

Paid - Jan. 19, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

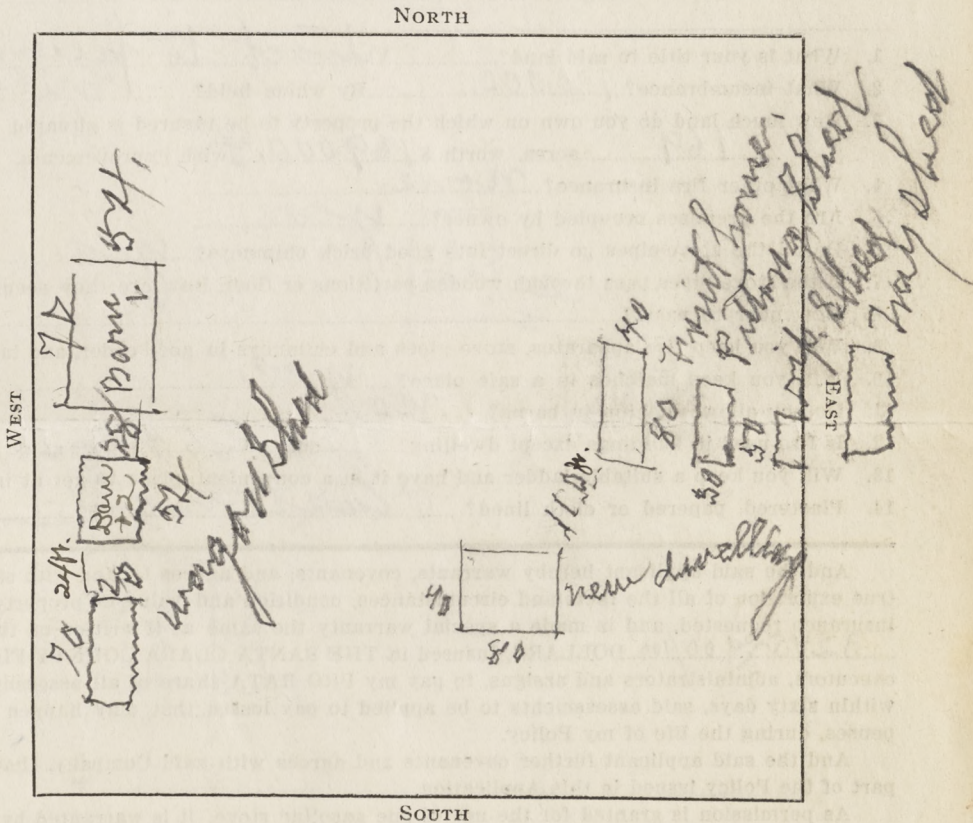
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

**EXPOSURES.**  
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 26570.

# APPLICATION

OF

A. C. Stelling

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 32,750.00

Expires 13 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 29.45

Premium - - - \$ 30.45

E. J. Pettit & J. Church, Inspector.

Approved Dec. 13<sup>th</sup> 1919

E. J. Pettit, President.

E. J. Taylor, Secretary.



#4570.

Date: 3275@.30 = 9.82

## APPLICATION

62 ✓  
 Of F. E. Stelling, Gilroy Box 154, Postoffice, Santa Clara County, Calif.,  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage  
 fire, for the sum of Three Thousand Two Hundred Seventy five DOLLARS, for the term  
 of 3 years, from the 13 day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof	600	300	
On Barn No. 2 <u>15 ft. South - 54 x 28</u>	300	200	
On <u>Tons of Hay</u>			
On <u>Wagon shed 24 ft. by 12 ft. - 70 x 20</u>	250	150	
On <u>Horses</u>			
On <u>2 Horse Wagon in Barn #2</u>	200	100	
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>	150	100	
On <u>Horse Phaeton</u>			
On <u>Fruit House 40 x 80</u>	250	150	
On <u>Harness and Robes in Barn #2</u>	40	25	
All while contained in Barn No.			
On Pumping Plant, \$ on Pump House, \$			
On <u>Pitting shed 30 x 60</u>	250	150	
On <u>Shipping shed 30 x 36, Bealer Engine</u>	550	350	
On <u>Tray shed 36 x 90</u>	600	400	
On			
Total amount		3275	

House and Barn No. 1 being situated about 1/2 mile west of Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated same

- What is your title to said land? Contract to purchase
- What incumbrance? 100,000. By whom held? Miller & Lane
- How much land do you own on which the property to be insured is situated, and what is its value?  
169 acres, worth \$ 169,000. with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In old house, & shipping shed.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3275 @ .30 / 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12<sup>th</sup> day of Dec, 1919.

Policy Fee, \$ 1.00Rate Fee, \$ 29.45Total, \$ 30.45

F. E. Stelling APPLICANT.

Paid - Jan. 19, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.
- Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

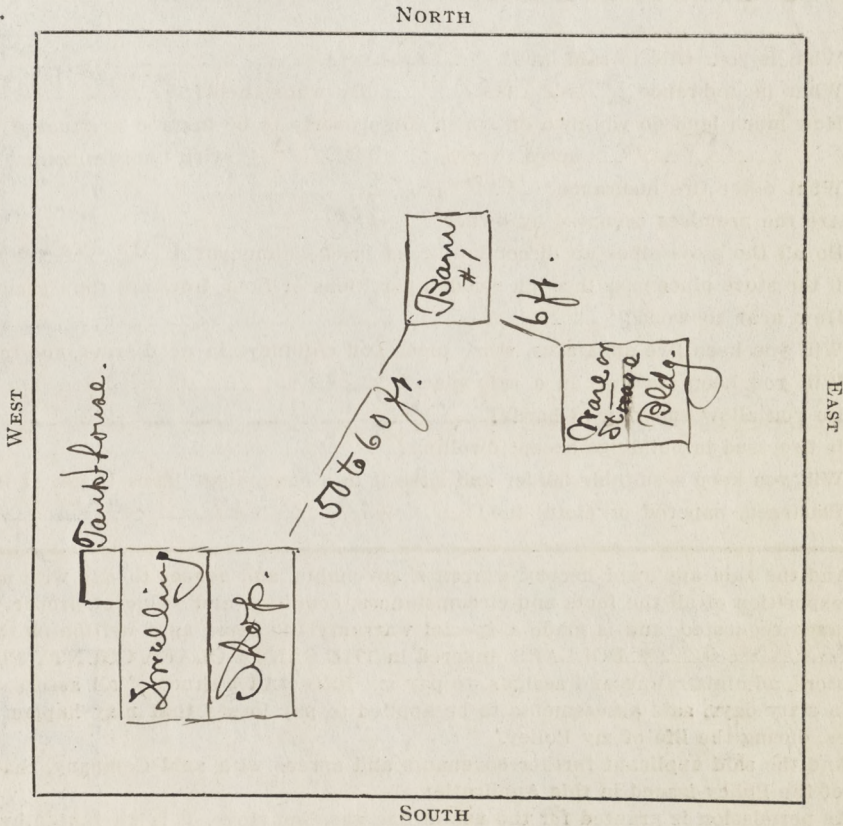
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4571.

APPLICATION

OF  
Chas. L. Larson  
and Josephine G. Larson,  
319 Moorpark Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00  
Expires 14 day of December 1920.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 12.70  
Premium - - - \$ 13.70

Renewal of #4670.  
Inspector.

Approved Dec. 13<sup>th</sup> 1919.

C. V. Smith, President.  
Ella A. Taylor, Secretary.



5.9 ✓

#4571.

Rate \$350 @ 43 = 10.10  
650 " 40 = 2.60  
12.70

# APPLICATION

Of Chas. & Josephine G. Larson, San Jose Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage fire, for the sum of Three thousand DOLLARS, for the term

of one year, from the 14th day of December 1919, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1</u> stories <u>52</u> x <u>56</u> feet, built <u>1906 or 1908</u> , now in <u>good</u> repair, <u>Single</u> roof } <u>and shop attached</u>	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Single</u> roof }			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>500</u>	<u>300</u>	
On Piano	<u>200</u>	<u>125</u>	
On Phonograph and Records	<u>250</u>	<u>150</u>	
On Tools and Machinery	<u>250</u>	<u>150</u>	
All while contained in dwelling No. <u>One and Shop</u>			
On Windmill and Tank			
On Barn No. 1, <u>24</u> x <u>32</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2			
On Tons of Hay			
On <u>Ware-house, or Storage Room, 26 x 42 ft.</u>	<u>600</u>	<u>400</u>	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>2 Ford Automobiles</u>	<u>400</u>	<u>150</u>	
On Harness and Robes			
All while contained in Barn No. <u>1 or in Storage-room</u>			
On Pumping Plant, \$ <u>1500</u> , on Pump House, \$ <u>150</u>			
On <u>new ladders and lumber, iron bolts nuts and other material for building ladders, - all while in shop or in storage room.</u>	<u>1500</u>	<u>625</u>	
On			
Total amount	<u>5350</u>	<u>3000</u>	

House and Barn No. 1 being situated on North side of Moorpark Ave. about two miles South-West of San Jose, Santa Clara Co., Cal  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? 2500.00 By whom held? City Bank - Campbell - Loss payable to
- How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ 10000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? No, into terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Lined with heavy paper; ceiling above.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Dec 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.70  
Total, \$ 13.70

Josephine G. Larson,  
Chas. Larson, APPLICANT.

Paid - Dec. 13, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

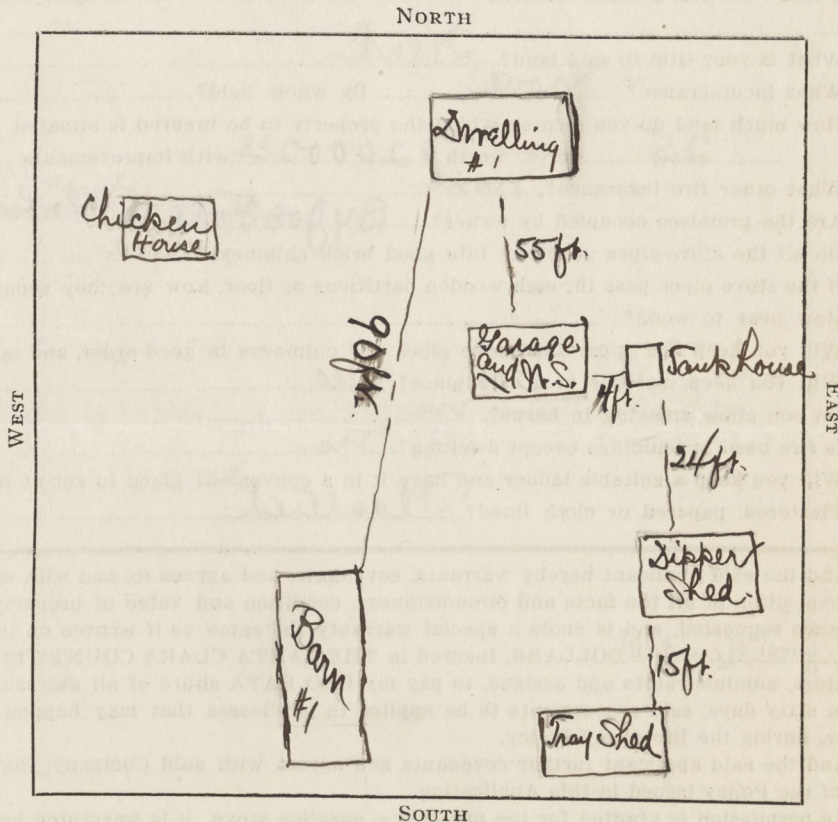
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24572.

# APPLICATION

OF

J.C. Dethlefsen.

L. Brown Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 15 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 20.00

Premium - - - \$ 21.00

Renewal of \$4076.

Inspector.

Approved Dec. 15<sup>th</sup> 1919.

C. J. Pettit President.

W. D. Taylor Secretary.



#4572.  
APPLICATION

Date: 2550 @ 15 = 382  
950 \* 30 = 285  
6.67

Of P. C. Lethlefsen, - Gilroy Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Thirty-five Hundred DOLLARS, for the term

of three years, from the 15th day of December 1919, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>2</u> stories <u>34</u> x <u>48</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3300	2200	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	525	350	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One -</u>			
On Windmill and Tank <u>and Tankhouse (enclosed)</u>	375	250	
On Barn No. 1, stories <u>46</u> x <u>14</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shing</u> roof	300	200	
On Barn No. 2 <u>Garage and Wagon Shed</u>	150	100	
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit Tray Shed</u>	150	100	
On <u>Dipper Shed</u>	150	100	
On <u>600 fruit trays in Sheds (Tray and Dipper Shed)</u>	225	150	
On <u>500 boxes " Tank-house</u>	75	50	
Household fur. is property of <u>Joe P. Lethlefsen, tenant.</u>			
Total amount		3500	

*Approved Dec. 15, 1922  
Reverend 6049*

House and Barn No. 1 being situated on San Martin Ave. 1 1/2 miles East of San Martin, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 25 acres, worth \$ 20000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? By Joe Fortado, tenant who has contract to purchase property.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Dec 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.00  
Total, \$ 21.00

Paid. - Dec. 16, 1919.

P. C. Lethlefsen  
APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

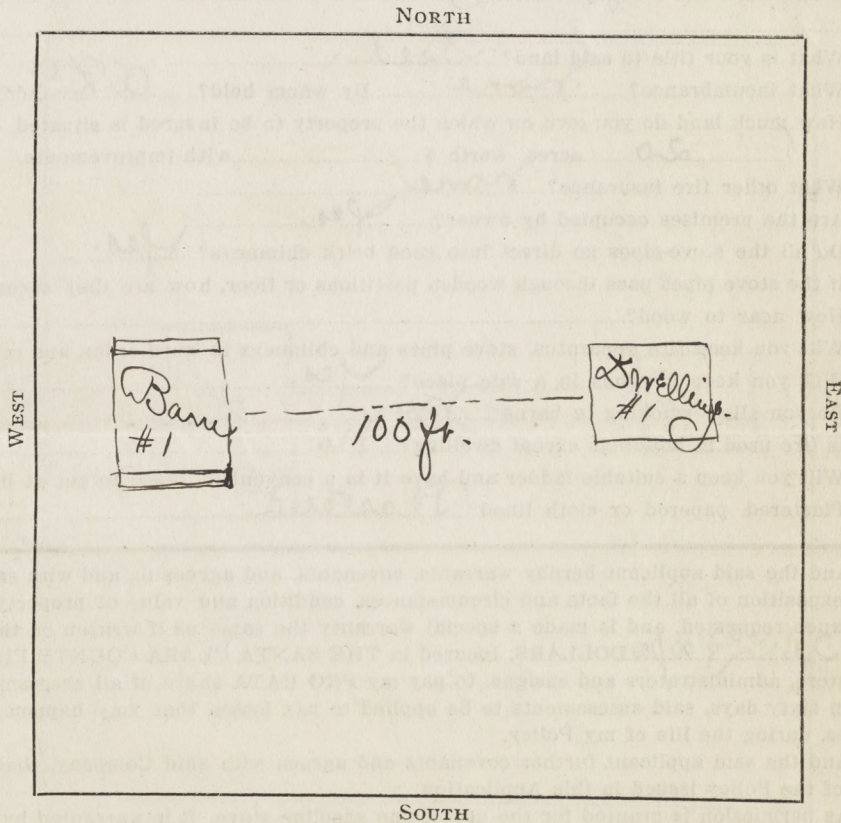
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4573.

# APPLICATION

OF

*A. L. Simpson*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1265.00

Expires 15 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.00

Premium - - - \$ 9.00

*Renewal of # 4672.*  
Inspector.

Approved Dec. 19. 1919  
*C. J. Pettit*

President.

*Edw. J. Taylor*  
Secretary.



51

#4573.

Rate: 750 @ 15 = 11.25  
515 @ 30 = 1.54

Of

SAN JOSE, CAL.,

July 11-

1922

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On Piano

On

On

On

On

All while contained in dwelling No.

On Windmill and Tank

On Barn No. 1, stories, 36 x 48 feet, built 1880, now in repair, roof

On Barn No. 2 2 sleds, 18 x 48 ft.

On 7 Tons of Hay

On

On Horses

On 1 2 Horse Wagon Fruit Truck

On Horse Spring Wagon

On 1 1 Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No. One.

On Pumping Plant, \$, on Pump House, \$

On

On 500 fruit boxes, in Barn

On Farm Implements - in Barn

On

Total amount

House and Barn No. 1 being situated

County Infirmary, Santa Clara County, Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed.

2. What incumbrance? none By whom held? A. L. Simpson Loss payable.

3. How much land do you own on which the property to be insured is situated, and what is its value?

20 acres, worth \$ with improvements.

4. What other fire insurance? none.

5. Are the premises occupied by owner? Yes.

6. Do all the stove-pipes go direct into good brick chimneys? Yes.

7. If the stove pipes pass through wooden partitions or floor, how are they secured? -

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.

10. Will you keep matches in a safe place? Yes.

11. Do you allow smoking in barns? no.

12. Is fire used in buildings except dwelling? no.

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.

14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 126.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Dec 1919

Policy Fee, \$ 1.00

Rate Fee, \$ 8.00

Total, \$ 9.00

A. L. Simpson APPLICANT.

Paid - Dec. 18, 1919



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

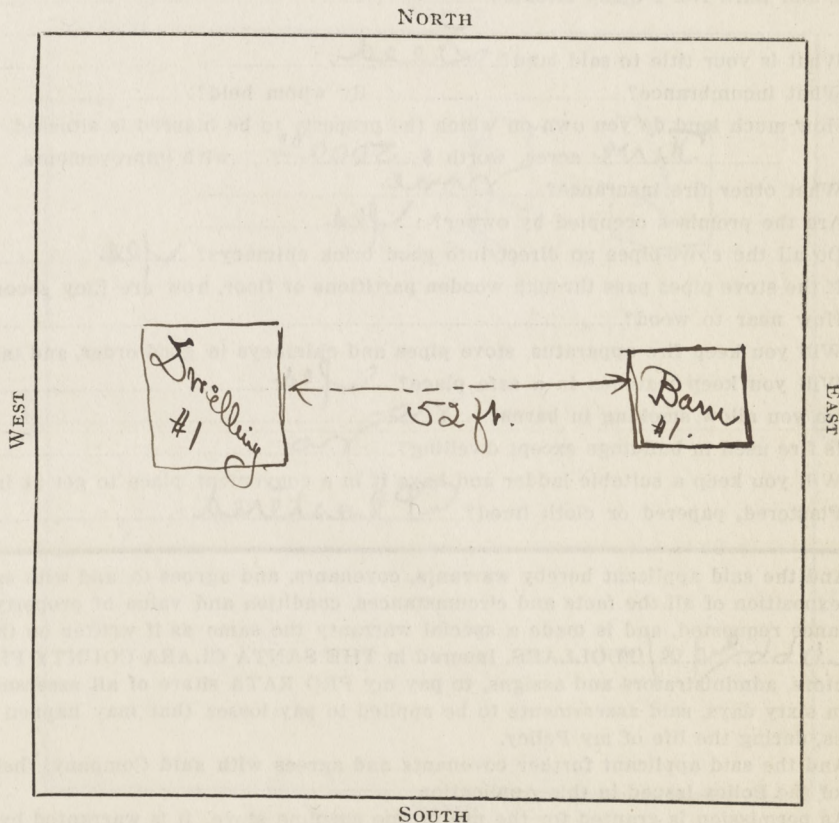
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4574.

## APPLICATION

OF

Nicholas Mahan  
Lucetta Ave.  
Box 46.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2066.00

Expires 16 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.50

Premium - - - \$ 16.50

Renewal of \$32.17.  
Inspector.

Approved Dec 15 1917.

E. J. Pettit,  
President.

W. A. Taylor,  
Secretary.



# APPLICATION

818

Of A. L. Simpson, Campbell Postoffice, Santa Clara County, Calif.,  
The **Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred and Sixty-five DOLLARS, for the term  
of three years, from the 15th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>40</u> feet, built <u>1880</u> , now in <u>fair</u> repair, <u>Shing</u> roof	1150	750	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,..... stories, <u>36</u> x <u>48</u> feet, built <u>1880</u> , now in..... repair,..... roof	300	200	
On <del>Barn No. 2</del> <u>2 Sheds. 18 x 48 ft.</u>			
On <u>7</u> Tons of Hay.....	105	70	
On .....			
On..... Horses .....			
On <u>1 2-Horse Wagon</u> <u>Fruit Truck</u>	60	40	
On..... Horse Spring Wagon.....	50	25	
On <u>1 1-Horse Buggy</u>			
On..... Horse Phaeton .....			
On .....			
On Harness and Robes -	60	40	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On <u>500 fruit boxes in Barn</u> - <u>old boxes</u>	75	40	
On <u>Farm Implements - in Barn</u> -	170	100	
On .....			
<u>notified</u>			
Total amount.....		1265	

House and Barn No. 1 being situated on the Imperial Road, One mile South of  
County Imperial, Santa Clara County, Cal.

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? A L Simpson Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$\_\_\_\_\_ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 126.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.00  
Total, \$ 9.00

*A. L. Simpson* APPLICANT

Paid - Dec. 18, 1919



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

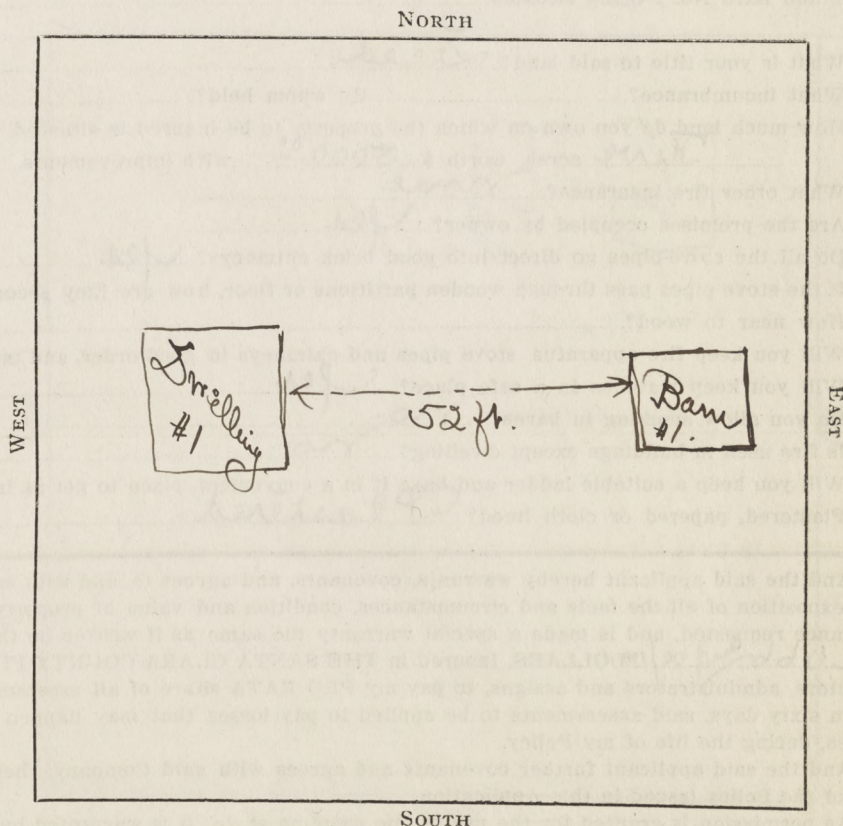
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



President.

Secretary.

*Edw. A. Taylor*



66. ✓

# 4574.

Rate: 1367 @ 20 = 2.73  
699 ... 36 = 2.44  
5.17

# APPLICATION

Of Nicholas Maher, - San Jose Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Two Thousand and Sixty Six DOLLARS, for the term

of three years, from the 16th day of December 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>44</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shing</u> roof } <u>Sleeping Porch added in 1919 - cost 150.00</u>	<u>1650</u>	<u>1100</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof }			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>2400</u>	<u>267</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, <u>26</u> x <u>46</u> feet, built <u>1914-15</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>2400</u>	<u>267</u>	
On Barn No. 2 _____			
On <u>7</u> Tons of Hay _____	<u>70</u>	<u>46</u>	
On _____			
On <u>3</u> Horses _____	<u>400</u>	<u>266</u>	
On <u>1</u> <u>2-Horse Wagon Truck</u> _____	<u>130</u>	<u>86</u>	
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>1</u> .			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>3100</u>	<u>2066</u>	

House and Barn No. 1 being situated on Lucretia Avenue, about 2 1/2 miles from San Jose, Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed.
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2066 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.50  
Total, \$ 16.50

Paid - Dec. 10, 1919. N. Maher APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

Exposures.

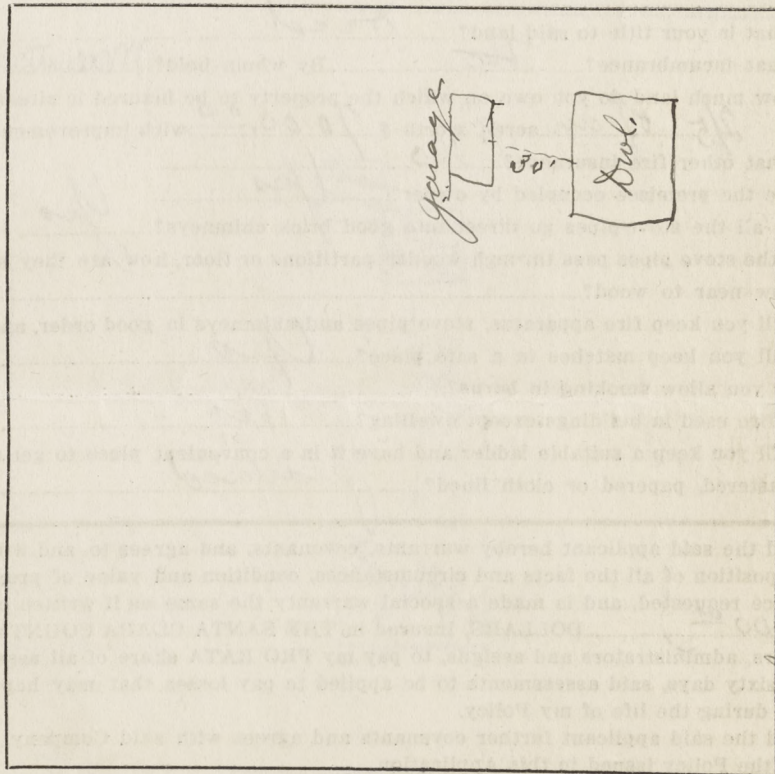
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

Union Ave.  
San Jose + Los Gatos Highway  
EAST

No. 1575.

## APPLICATION

OF

For Mrs. James J. Bennett

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4300.00

Expires 17 day of Dec. 1924

Policy Fee

\$ 1.00

Rate Fee

\$ 33.00

Premium

\$ 34.00

Inspector.

M. A. Rao

Approved

191

President.

Secretary.



Rate:  $\frac{4200}{100} @ \frac{15}{30} = \frac{6.30}{.30}$   
 6.60

fire, received from James J. Bohmelt, by deed.  
of... Having purchased of \_\_\_\_\_ the property described in  
It is Polic 4575 No. \_\_\_\_\_ in the Santa Clara County Fire Insurance Company, and the said Polic \_\_\_\_\_  
prop having been assigned to me by said \_\_\_\_\_

Signed *Joseph Bohnett*

House and <sup>garage</sup> Barn No. 1 being situated <sup>W. side</sup> on <sup>one</sup> San Juan & Los Gallos Rd. near corner of W. Ave. about 1 mi. S.E. of town of Campbell.

House and Barn No. 2 being situated

1. What is your title to said land? *Deed*  
2. What incumbrance? *No* By whom held? *Marquette Trust Company of California*  
3. How much land do you own on which the property to be insured is situated, and what is its value? *2 1/2 of an acres, worth \$ 7000.00* with improvements. *Loss payable. June 3, 1924.*  
4. What other fire insurance? *No*  
5. Are the premises occupied by owner? *Yes*  
6. Do all the stove-pipes go direct into good brick chimneys? *Yes*  
7. If the stove pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*  
10. Will you keep matches in a safe place? *Yes*  
11. Do you allow smoking in barns?  
12. Is fire used in buildings except dwelling? *No*  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?  
14. Plastered, papered or cloth lined? *Plastered*

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

Policy Fee, \$ 1.00  
Rate Fee, \$ 33.00  
Total, \$ 34.00

Claus Harms  
4.30 eph

James I. Bohrett. APPLICANT

Paid. - Dec. 17, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

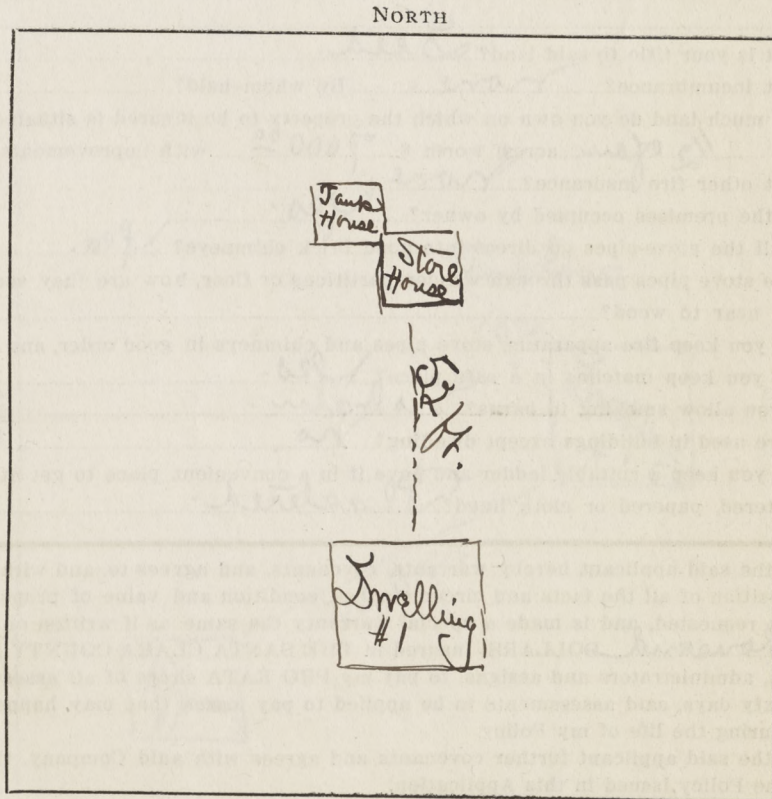
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

NORTH

No. 14576.

# APPLICATION

OF

Joseph S. Mascarich  
Licenced Insurance Agent  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$4000.00

Expires 17 day of December 1920.

Policy Fee - - - \$1.00

Rate Fee - - - \$8.75

Premium - - - \$9.75

Renewal of #4078.  
Inspector.

Approved Dec. 15" 1919

C. T. Pattin,  
President.

Edw. A. Taylor,  
Secretary.



#4575. Rate: 4200 @ 15 = 6.30  
100 30 = 6.60

# APPLICATION

Of Mrs. James I. Bohnett Campbell, Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of four thousand three hundred (4300.00) DOLLARS, for the term  
 of five years, from the 17th day of Dec. 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>one</u> stories <u>32</u> x <u>56</u> feet, built 19 <u>19</u> , now <u>new</u> repair, <u>tar + gravel</u> roof	5250.	3500.	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built 1 <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built 1 <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	800.	500.	
On <u>      </u>			
On Piano <u>      </u>	450.	200.	
On <u>Garage 16' x 20' Matthoid roof.</u>	300.	100.	
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built 1 <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	4300.-		

House and garage Barn No. 1 being situated on the San Juan and Los Gatos Rd. near corner of W  
Dr. about 1 mi. N.E. of town of Campbell.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? No By whom held? Mercantile Trust Company of California
- How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 of an acres, worth \$ 7000.00 with improvements. Ins. payable June 3. 1924.
- What other fire insurance? No
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of (4300.00) DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of Dec. 1919.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 33.00  
 Total, \$ 34.00

Claus Harman  
4304th  
James I. Bohnett APPLICANT.  
Paid - Dec. 17, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

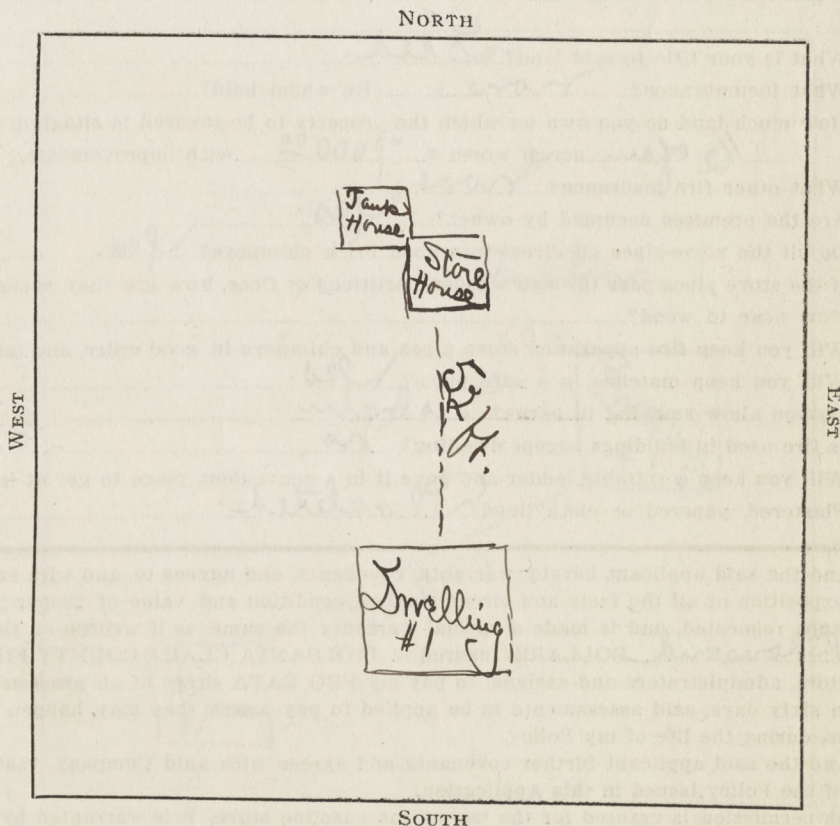
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



President.

Secretary.

*W. J. Taylor*

*W. J. Taylor*



# #4576. APPLICATION

Rate: 3500 @ 20 = 7.00  
500 " 35 = 1.75  
8.75

Of Jose S. Mascovich, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five thousand DOLLARS, for the term  
of one year, from the 17 day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>36</u> x <u>70</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shing</u> roof	5000	2500	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1800	1000	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>House, 16x18 ft. and Storage House, 16x20 ft. connected</u>	800	500	
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	7600	4000	

House and Barn No. 1 being situated on corner of Lincoln and Minnesota  
Avenues, in the Willows, near San Jose, S.C. Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 of an acres, worth \$ 7000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.75  
Total, \$ 9.75

Paid - Dec. 11, 1919

J. S. Mascovich  
for J. S. Mascovich APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

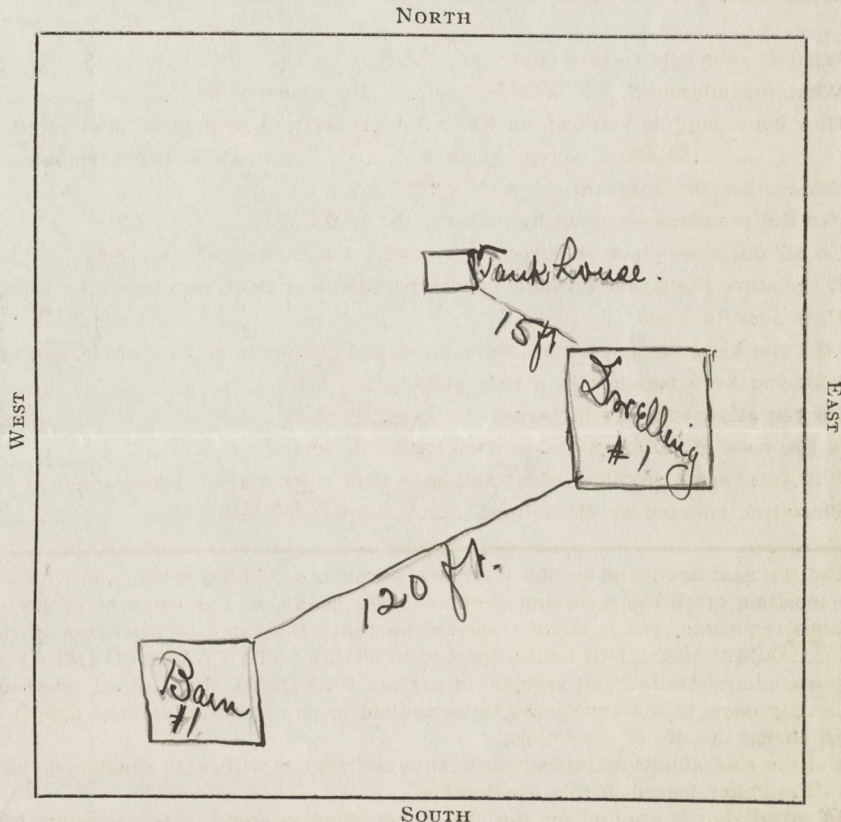
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable's.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4577.

# APPLICATION

OF

A. Schura

Sanunivale Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2550.00

Expires 17 day of December 1920.

Policy Fee

\$ 1.00

Rate Fee

\$ 5.55

Premium

\$ 6.55

Renewed at \$2473.  
Inspector.

Approved

Dec. 15 1919.

C. J. Pettit

President.

Ella A. Taylor.

Secretary.



53/

# #4577. APPLICATION

Rate:  $2250 @ .30 = 450$   
 $300 @ .35 = 105$   
555

Of A. Schurra, Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred and Fifty DOLLARS, for the term  
of one years, from the 17 day of December 1919 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>40</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>1500</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>500</u>	<u>300</u>	
On _____			
On Piano <u>(Self-player.)</u>	<u>400</u>	<u>250</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank <u>and Tankhouse. 2 story-</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, _____ stories <u>20</u> x <u>48</u> feet, built <u>1904</u> , now in _____ repair, _____ roof	<u>450</u>	<u>300</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>4650</u>	<u>2550</u>	

*Expired Dec. 17, 1920 -  
Renewed # 5066 -*

House and Barn No. 1 being situated on Lot 15, Pastorina Avenue, Sunnyvale,  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2550.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.55  
Total, \$ 6.55

A. Schurra APPLICANT.

Paid - Dec. 13, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

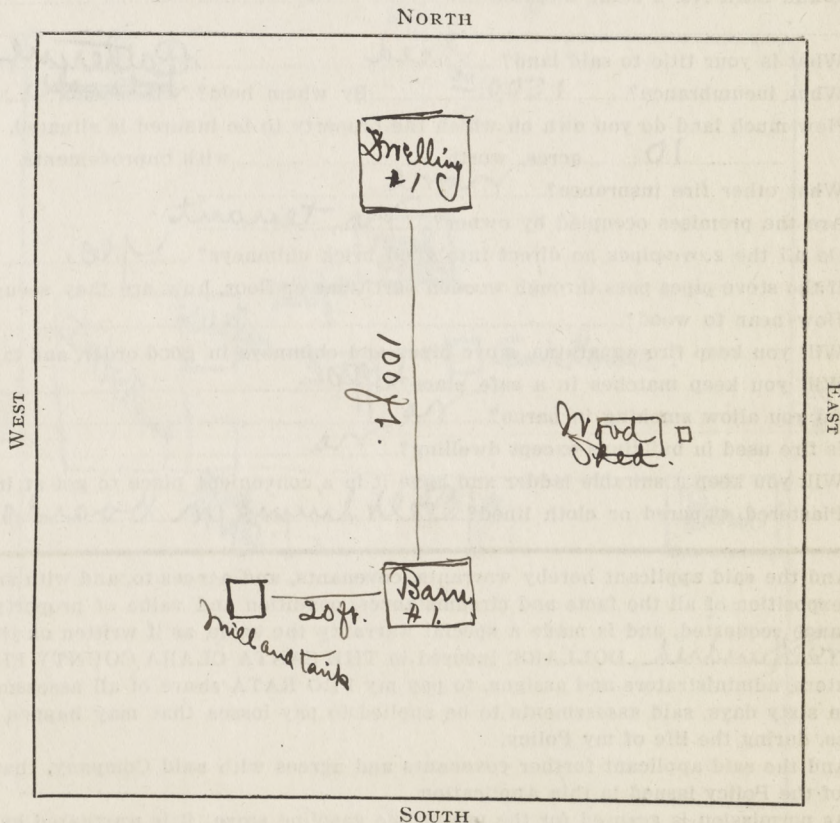
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4578.

# APPLICATION

OF

*L.T. Nicholas*  
*Santa Clara County, Cal.*  
*San Jose* Post Office,  
*Santa Clara County, Cal.*

Amount Insured \$ 500.00

Expires 17 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 2.90

Premium - - - \$ 3.90

Renewal of # 3215.  
Inspector.

Approved Dec 19 1919.

President.

Secretary.



$350 @ 15 = 52$   
 $150 @ 30 = 45$   
97  
 N

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>26</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	600	350	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. <u>2</u> _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank <u>and frame, 20 ft high, and Engine House</u>	300	75	
On Barn No. 1, <u>1</u> stories <u>26</u> x <u>20</u> feet, built _____, now in _____ repair, <u>Shingle</u> roof	125	75	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	1025	500	

1. What is your title to said land? Seed
2. What incumbrance? 1500.<sup>00</sup> By whom held? Catherine Fitzpatrick - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no, tenant.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered on boards, papered.

Paid. Dec. 20, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

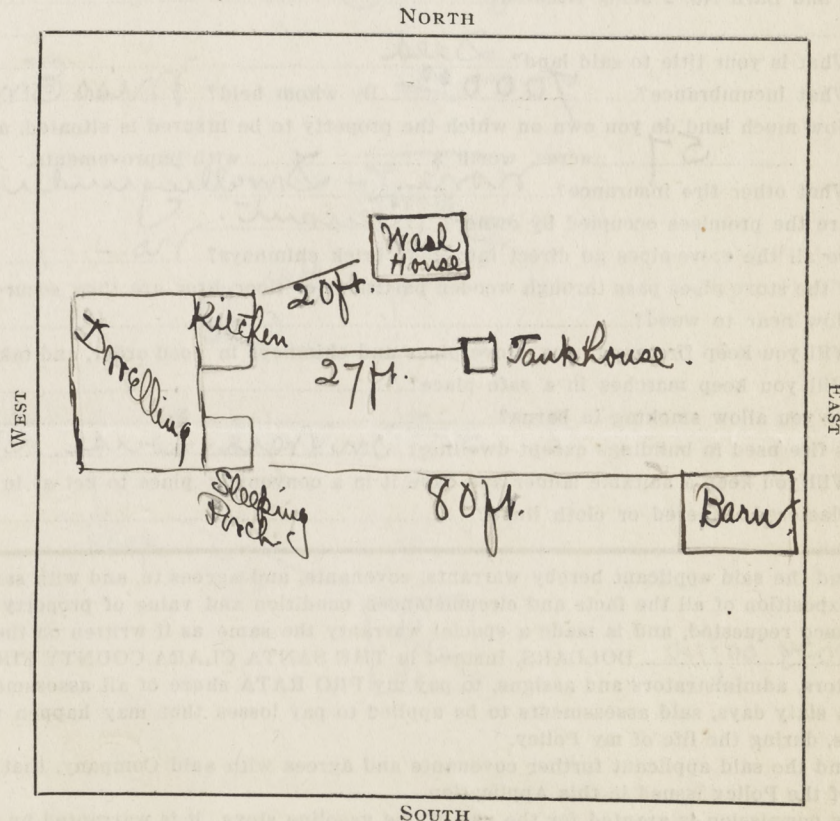
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4579.

# APPLICATION

OF

R. A. Patchell

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 780.00

Expires 18 day of December 1920.

Policy Fee

\$ 1.00

Rate Fee

\$ 2.75

Premium

\$ 3.75

Renewal of \$3220-  
Inspector.

Approved

Dec 19 1919.

President.

Secretary.

E. J. Taylor



63

# 4579.  
APPLICATION

Rate: 780 @ 85 = 2.73

Of R. K. Patchell, Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Seven Hundred and Eighty DOLLARS, for the term  
of one years, from the 18th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On <u>Crash House, 16 x 28 ft -</u>	<u>150</u>	<u>100</u>	
On			
All while contained in dwelling No.			
On Windmill and Tank <u>any Tank-house, 2 story, 12 x 12 ft -</u>	<u>500</u>	<u>330</u>	
On Barn No. 1, <u>2</u> stories, <u>16</u> x <u>33</u> feet, built 1, now in repair, <u>ready roofing</u>	<u>300</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Wagons, farm tools and harness -</u>	<u>300</u>	<u>150</u>	
On Harness and Ropes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>780</u>	

Tank House and Barn No. 1 being situated on the Watsonville Road 3 1/4 miles  
South-West of Morgan Hill.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 7000.00 By whom held? Miss Enoble
- How much land do you own on which the property to be insured is situated, and what is its value?  
57 acres, worth \$ with improvements.
- What other fire insurance? none - Swelling under no. 4392.
- Are the premises occupied by owner? Tenant.
- Do all the stove-pipes go direct into good brick chimneys? no.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? In Crash-house. Stovepipe thru roof.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 780.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.73  
Total, \$ 3.73

R. K. Patchell. APPLICANT.

Paid. - Dec. 15, 1919.

300.00 cancelled.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

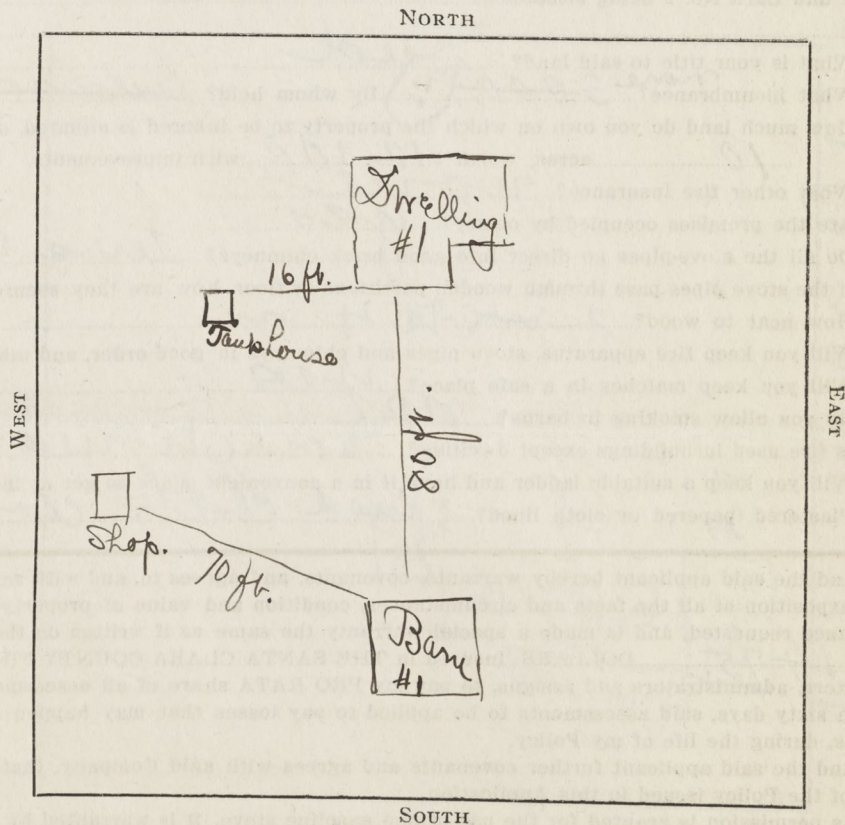
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 14580.

## APPLICATION

OF

Martin L. Bollinger

Superintendent

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1475.00

Expires 19 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 9.48

Premium

\$ 10.48

Inspector.

Approved

Dec 19 1922

President.

Secretary.



61 ✓

#4580.

Rate: 1075 @ 18 = 193  
400 " 30 = 120  
3.13

# APPLICATION

Of Martin L. Bollinger Superintendent  
Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen hundred & seventy five DOLLARS, for the term  
of 3 years, from the 19<sup>th</sup> day of Dec, 1919, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>42x30</u> feet, built <u>1898</u> , now in <u>fair</u> repair, <u>stone</u> roof	<u>1200.</u>	<u>800.</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200.</u>	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>1</u>			
On <u>Windmill and Tank</u>			
On <u>Barn No. 1</u> , <u>1</u> stories, <u>50x45</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>125</u>	<u>75</u>	
On <u>Barn No. 2</u>	<u>600</u>	<u>400.</u>	
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>2</u>			
On <u>Pumping Plant</u> , \$ <u>1200.</u> , on <u>Pump House</u> , \$ <u>1200.</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>2225</u>	<u>1475</u>	

House and Barn No. 1 being situated South side Stevens Creek Road  
about 5 1/2 m. west of San Jose, Cal.  
House and Barn No. 2 being situated South side Stevens Creek Road

- What is your title to said land? Deed
- What incumbrance? none By whom held? Susan M. Jones
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 12000, with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Terra cotta, 1 1/2" side
- If the stove pipes pass through wooden partitions or floor, how are they secured? in chimney
- How near to wood? 2 m. to 4 m
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? sometimes in work shops.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cined cloth, close packed & papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1475 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of Dec, 1919  
Policy Fee, \$ 1.00  
Rate Fee, \$ 9.40  
Total, \$ 10.40

Paid - Dec. 20, 1919.

Martin L. Bollinger APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

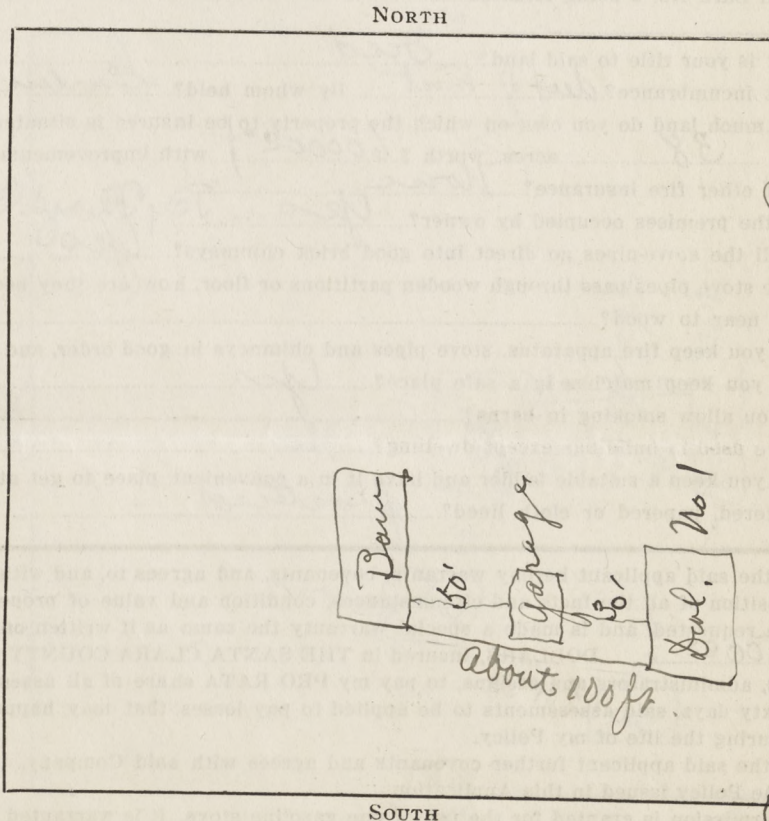
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

Union Ave. San Jose + Santa Clara Road

Mailed to Tib. Bohmelt  
at his request

NORTH

No 4581

# APPLICATION

OF

Mrs. James Bohmelt

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4500.00

Expires 19 day of

Dec. 1924

Policy Fee

- \$ 1.00

Rate Fee

- \$ 33.75

Less R.P. on Can. Dec. 2711-345.75

Premium

- \$ 29.00

M. A. Ross

Inspector.

Approved

Dec. 19

191

E. J. Partid.

President.

E. W. A. Taylor

Secretary.



#4581.

Rate: 4500 @ 15 = 6.75

## APPLICATION

Of

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fire, for

of

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proper

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On

On

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On ho

On

On Piano

On

On

On

All while contained in dwelling No. One.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

On

Total amount

7000 4500

House and Barn No. 1 being situated on W side of San Jose & Los Gatos Road cor  
Union Ave. about 1 mi S.E. of Campbell

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? deed of trust By whom held? Garden City Bank (Campbell branch)
3. How much land do you own on which the property to be insured is situated, and what is its value? 38 acres, worth \$ 60000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes - By James D. Bohnett, who has contract to purchase.
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$ 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of Dec. 1919.

Policy Fee, \$ 1.00Rate Fee, \$ 33.75Total, \$ 34.75Less — \$ 5.70 Return Premium29.05 Cash Policy #2711 - Paid - February 9, 1920.

James D. Bohnett APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures—Rate 35c on

buildings classed as exposures.—rate, 50c on \$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100. Steam Engines Piling etc. : Pats 40c on

Steam Engines, Boilers, etc.; Rate, 40c on \$100

3100. School Houses and Churches: detached:

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

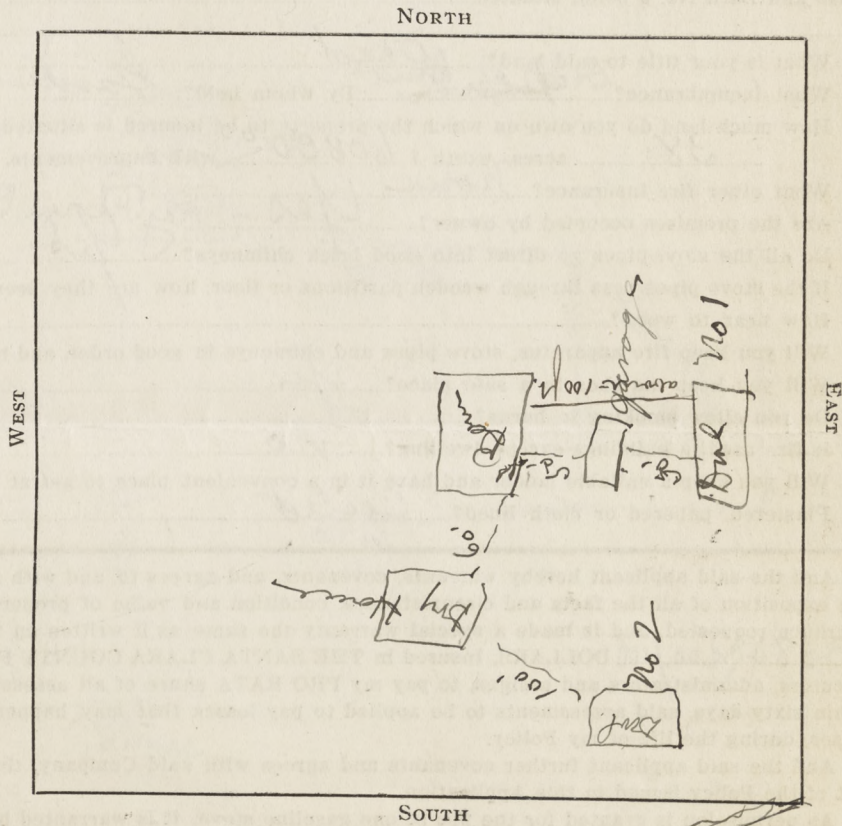
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4582.

# APPLICATION

OF

Mrs. Fawcett. Coburn

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured

Expires 19 day of Dec 1924

## Policy Fee

Rate	Fee
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
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86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

## Premium

M. A. Ross

Inspector.

Approved

President.

Secretary.



# 4581.  
APPLICATION

Rate: 4500 @ 15 = 6.75

Of Mrs. James I. Bohnett Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of four thousand five hundred (4500.00) DOLLARS, for the term  
of five years, from the 19<sup>th</sup> day of Dec. 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>40</u> x <u>60</u> feet, built <u>1890</u> now in <u>gd</u> repair, <u>shg</u> roof } <u>interior new finish</u>			
On wing stories x feet, built 1, now in repair, roof }	6000.	4000.	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and phonograph</u>	1000.	500.	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> ,			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	7000	4500	

House and Barn No. 1 being situated on W side of San Jose & San Estor Road cor  
Union Ave. about 1 mi S.E. of Campbell  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? deed of trust By whom held? Garden City Bank (Campbell branch)
- How much land do you own on which the property to be insured is situated, and what is its value? 38 acres, worth \$ 60000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes - By Floyd G. Bohnett, who has contract to purchase.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$ 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15<sup>th</sup> day of Dec. 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 33.75  
Total, \$ 34.75  
Less — \$ 5.70 Return Premium  
29.05 Cash Policy #2711 - Paid - February 9, 1920.  
James I. Bohnett APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

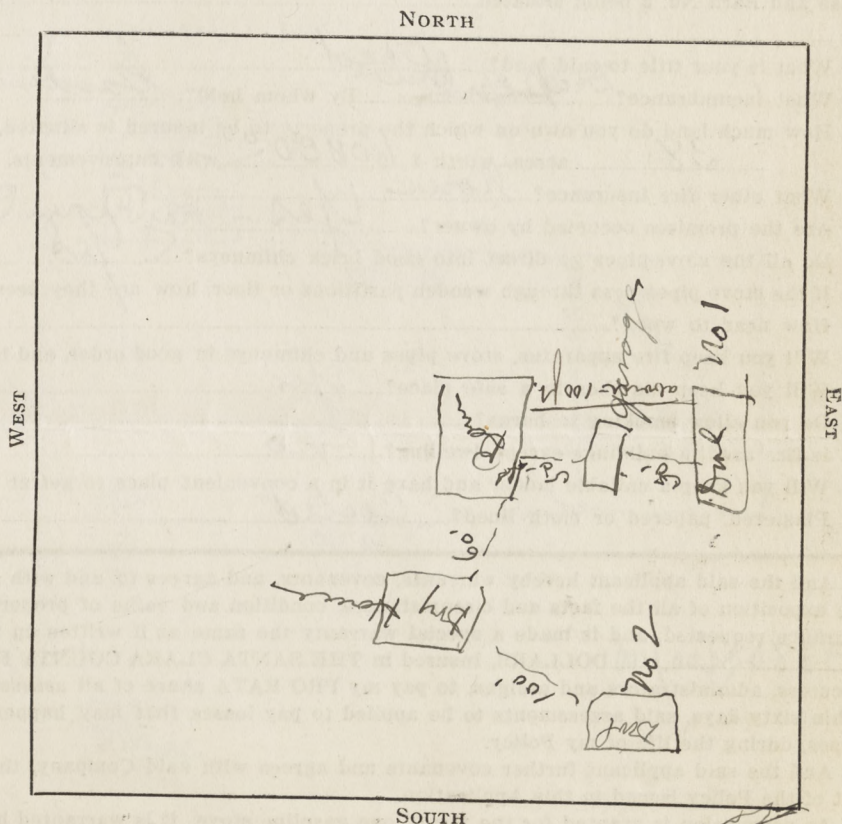
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



President.

Secretary.

Edward Taylor



4582. Rate: 1665 @ 15 = 249  
200 " 40 = 80  
1515 " 80 = 4.34

APPLICATION

SAN JOSE, CAL., November 26 1920

Having ~~purchased~~ <sup>received by deed from</sup> Tamara J. Bohmet the property described in Policy No. 4582 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Joseph Bohmet

On Piano		
On		
On		
On		
On		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1, 2 stories, 32 x 46 feet, built 1890, now in good repair, <sup>ste</sup> roof		
On Barn No. 2, <sup>concrete floor</sup>	1000.	665
On 15 Tons of Hay	325.	150.
On <sup>Yard</sup> (canceled by Board of Directors on Dec. 31, 1919.)	300	200.
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$, on Pump House, \$		
On <sup>On shed</sup>	300	200.
On 12000 ways while in dry shed (350 new)	1200	500
On		
On		
Total amount		3780

House and Barn No. 1 being situated N. side of San Jose, Los Gatos Road, corner Union Ave., about 1 mi. S.E. of town of Campbell

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? Deed By whom held? Garfield City Bank (Campbell)
3. How much land do you own on which the property to be insured is situated, and what is its value? 38 acres, worth \$ 60000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes - By Floyd O. Bohmet, who has contract to p
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3780.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of Dec 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 35.15  
Total, \$ 36.15

Tamara J. Bohmet APPLICANT.

Paid - February 9, 1920.



No 4583.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

Santa Clara County, Cal.

## OF

T. J. Dugan.  
#218 Hicks Ave.

Lawless

Amount Insured

Expires 20 day of December 1982.

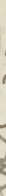
Policy Fee	-	-	-	\$ 7.00
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Rate Fee	-	\$	11.18
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Premium	-		\$.	18.15
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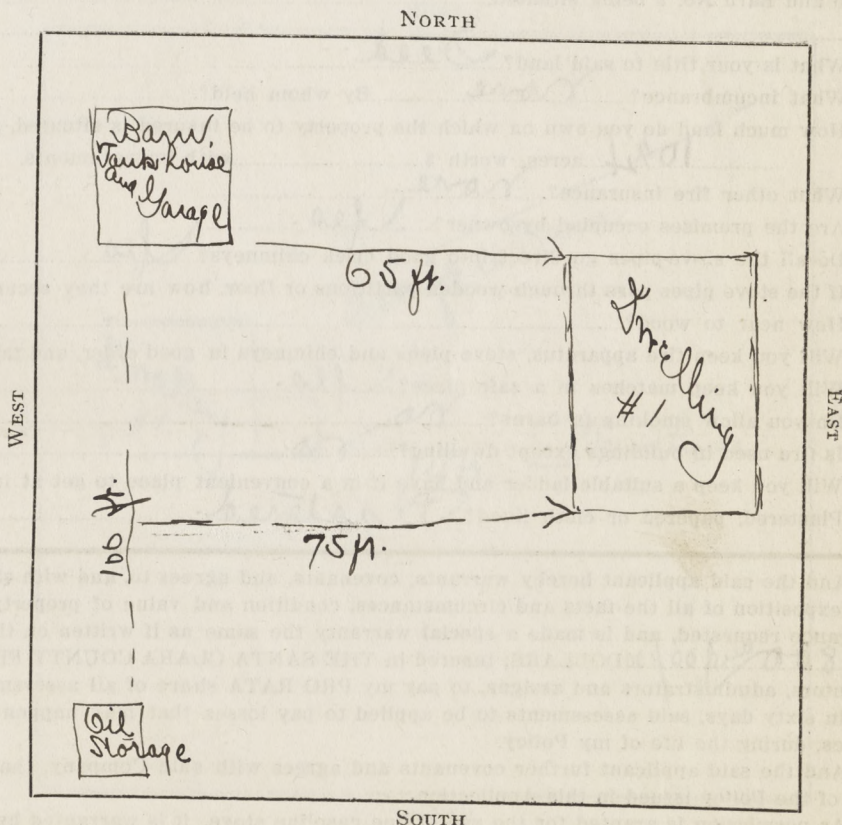
Renewal of # 5178.  
Inspector.  
300 added.

Approved Geo. J. Gu 1919.



Ella A. Taylor.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# 4582. Rate: 1665 @ 15 = 249 200 " 40 = 80 1515 " 30 = 454 7.03 APPLICATION

Of Mrs. James I. Bonnett Campbell Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Three thousand Five Hundred Eighty DOLLARS, for the term

of five years, from the 19<sup>th</sup> day of Dec, 1919, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1,..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On wing..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof }	2500.	1665.	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On Barn No. 2.....	1000.	665.	
On..... Tons of Hay.....	325.	150.	
On.....	300	200.	
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....	300	200.	
On.....	1200	500	
On.....			
On.....			
Total amount.....		3780	

House and Barn No. 1 being situated N. side of San Jose, Los Gatos Road, corner Union Ave., about 1 mi. S.E. of town of Campbell

- House and Barn No. 2 being situated.....
- What is your title to said land? Deed
  - What incumbrance? By whom held? Guardian City Bank (Campbell)
  - How much land do you own on which the property to be insured is situated, and what is its value? 38 acres, worth \$ 60000.00 with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? Yes - By Floyd O. Bonnett, who has contract to p
  - Do all the stove-pipes go direct into good brick chimneys? Yes
  - If the stove pipes pass through wooden partitions or floor, how are they secured?.....
  - How near to wood?.....
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns?.....
  - Is fire used in buildings except dwelling? No
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
  - Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3780 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15<sup>th</sup> day of Dec, 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.57  
Total, \$ 36.15

James I. Bonnett APPLICANT.

Paid - February 9, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

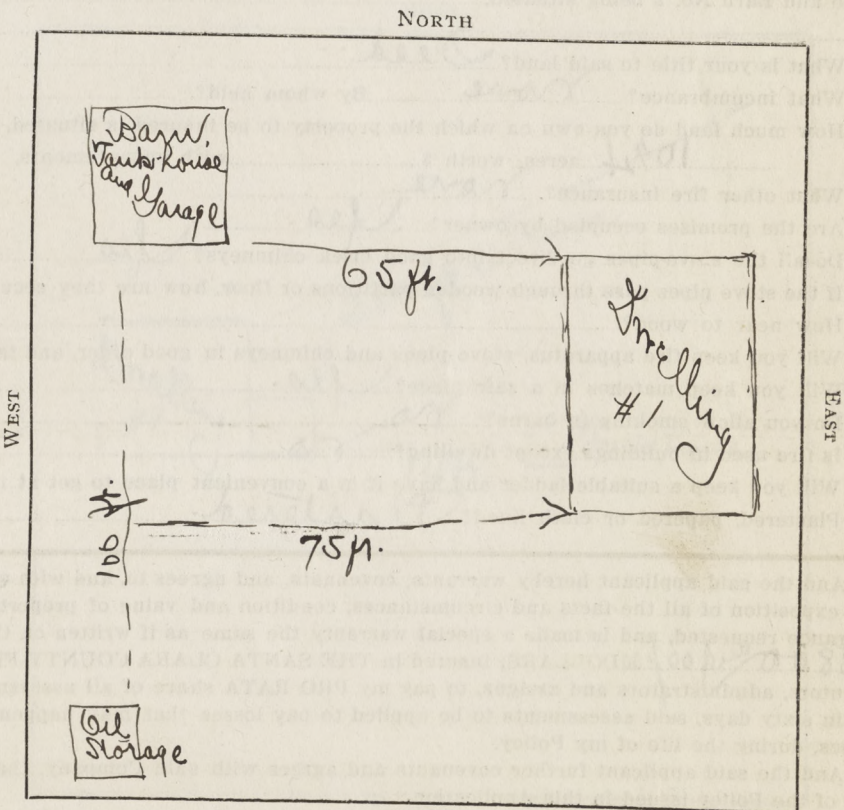
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



President.

Secretary.



61

#4583.

Date: 3800 @ 15 = 5.70

# APPLICATION

Of J. J. Sugaw. San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand Eight Hundred DOLLARS, for the term  
of Three years, from the 20th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value. Raised 300 to 2

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>33</u> x <u>27</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shing</u> roof	5000	3300	
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	750	500	
On _____			
On Piano _____		265	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	5750	3800	

House and Barn No. 1 being situated on Hicks Avenue, near San Jose  
Santa Clara Co. Cal.

House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 1/4 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3800 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.10  
Total, \$ 18.10

J. J. Sugaw APPLICANT.

Paid - Dec. 15, 1919



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

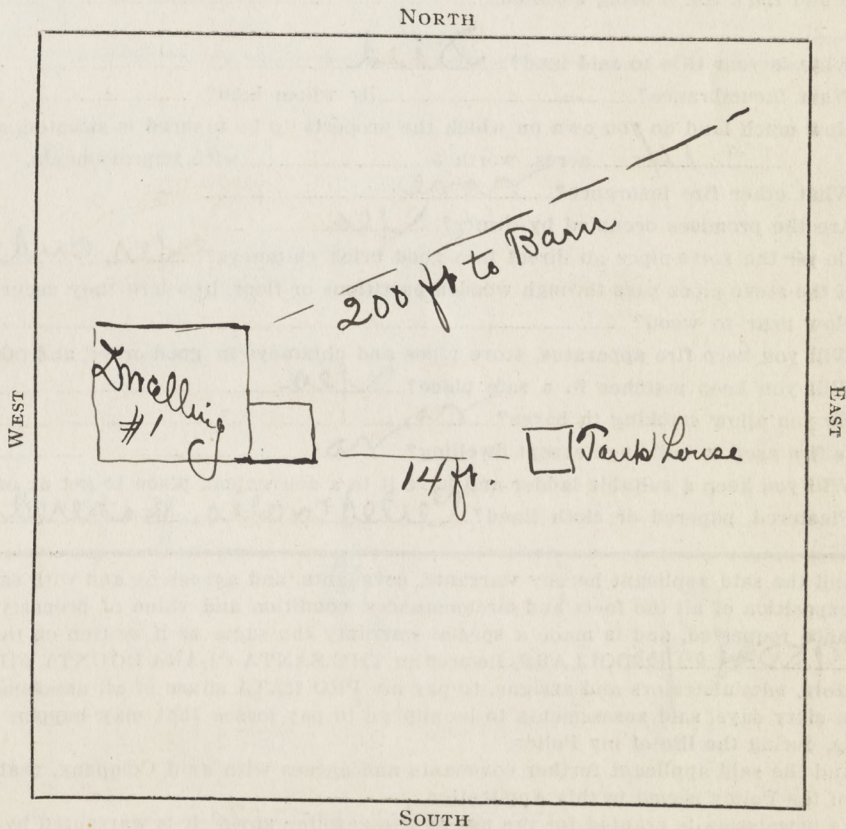
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4584.

# APPLICATION

OF

C. H. Luce.  
Santoga Linto Rd.  
Santa Clara County, Cal. Post Office,

Amount Insured \$ 950.00

Expires 20 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 5.15

Premium - - - \$ 6.15

Renewal of # 3222.  
Inspector.

Approved Dec. 19 1922.

C. J. Pettit,  
President.

E. A. Taylor,  
Secretary.



66

#4584.

Rate: 950@18=171

## APPLICATION

Of B. H. Luce, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of nine hundred and fifty DOLLARS, for the term  
 of three years, from the 20th day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>14</u> x <u>40</u> feet, built 1, now in <u>good</u> repair, <u>Shing</u> roof	2000	800	
On wing <u>1</u> stories <u>5</u> x <u>20</u> feet, built 1, now in " repair, " roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	225	150	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built 1, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	2225	950	

House and Barn No. 1 being situated on Luito Road, just North of San Tomas School House, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed.
- What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
14 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do ~~the~~ the stove-pipes go direct into good brick chimneys? Yes, and 1 terra-cotta thru side wall in kitchen.
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled walls, papered. Ceiled above.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 950 @ 20/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Dec 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 5.15  
 Total, \$ 6.15

B. H. Luce APPLICANT.

Paid - Dec. 17, 1919.



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

EXPOSURES.

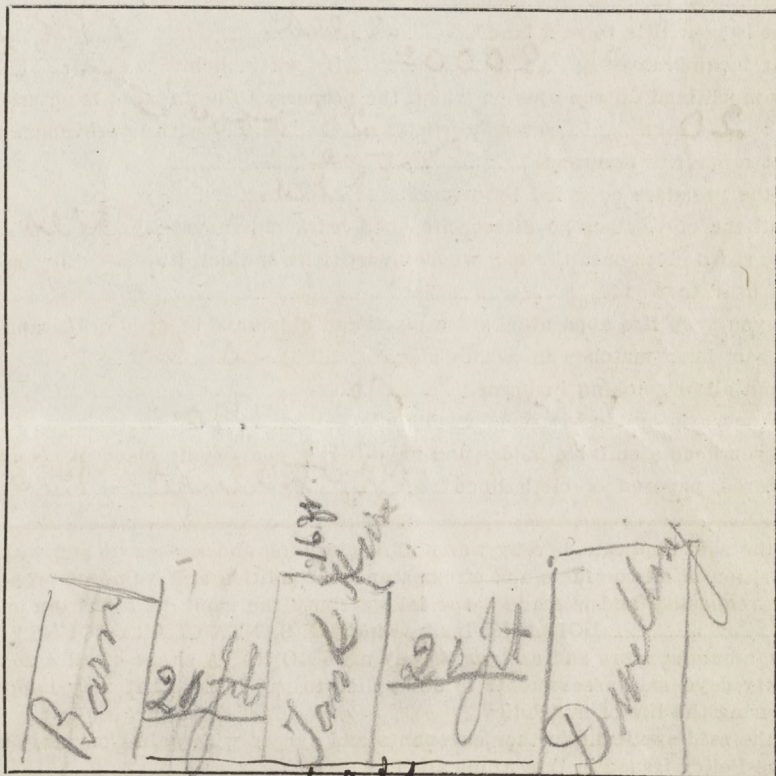
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



60 ft SOUTH  
Dist. to Barn 54 ft  
Tank house 16'x16'  
Bldg. 20'x32'. Porch 8'x18'

No 4585.

APPLICATION

OF

Mrs. Annie W. Smith,  
P.O. Box 25-  
Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2816.00  
Expires 22 day of December 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 18.00  
Premium - - - \$ 19.00.

Inspector.

Approved

1920

President.

Secretary.



#4585

Rate:  $2500 @ .16 = 400$   
 $598 @ .30 = 179.4$   
 $2566 @ .26 = 667.16$   
 $250 @ .35 = 87.5$   
608

# APPLICATION

Of Anna W. Smith - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand DOLLARS, for the term  
of three years, from the 22nd day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>20 x 32</u> feet, built <u>1895</u> now in <u>good</u> repair <u>Shing</u> roof			
On <u>porch</u> , <u>1</u> stories <u>8 x 18</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On <u>house</u> No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof		<u>1800</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>800</u>	<u>500</u>	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Electric</u> <u>Motor</u> <u>21st</u> <u>House</u>	<u>400</u>	<u>266</u>	
On Barn No. 1, <u>2</u> stories, <u>38 x 24</u> feet, built <u>1895</u> now in <u>repair</u> , <u>Shing</u> roof <u>good</u>	<u>500</u>	<u>332</u>	
On Barn No. 2 <u>20 x 30</u>		<u>250</u>	
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount		<u>3098</u>	

Expired - Dec 22, 1922  
Renewed - 6061

Cancelled - Jan. 12, 1920

House and Barn No. 1 being situated on Saratoga Ave. 1/4 mile West of Congress Junction, S.C. Co., Cal.  
House and Barn No. 2 being situated 2816

- What is your title to said land? Deed
- What incumbrance? 3000.00 By whom held? J. A. Kerr
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 20,000.00 with improvements. 2000.00
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Cloth lined - Burlap on boards

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3098.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of December 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.65  
Total, \$ 18.65

Annie W. Smith APPLICANT.

Mr. Ross appointed by Directors to re-inspect the risks. - Abstract reduction of ins. on 2 dwelling and barn, and an exposure rate, there being but 54 1/4 between barn and dwelling.

\$17.65 Paid - Dec. 27, 1919. - 1.35 Paid - Jan. 28, 1920. R.D. Box 25, Saratoga Cal



Classification of Risks

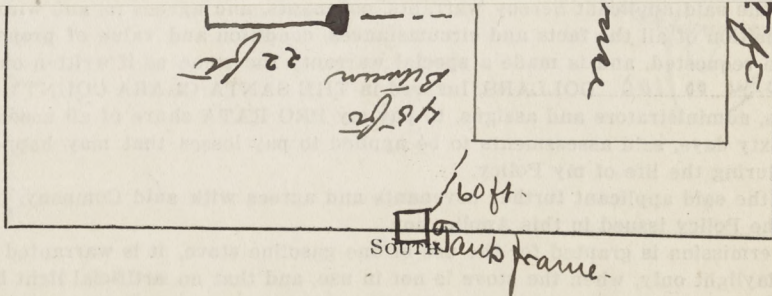
First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.

NOTICE TO INSURERS

On diagram show all exposures, and all exposures; say just what each is occupied for, and mark figures between all buildings on Diagram.



EAST

No 4586.

APPLICATION

OF

H. H. Vortmann

San Jose - Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1980.00  
23 day of December 1919

Fee - - - \$ 1.00  
Rate Fee - - - \$ 27.75  
Sum - - - \$ 28.75

John Peter  
Inspector.

dated Dec 20<sup>th</sup> 1919

President.  
John Q. Taylor.  
Secretary.

Saratoga Branch

GARDEN CITY BANK AND TRUST COMPANY  
SAN JOSE, CALIFORNIA

Saratoga Cal

Feb 13 1920

S.C. County Fire Ins Co  
San Jose Cal

Dr Sirs:-

We have had delivered to  
usual policy of Insurance in your company on the  
property of Mrs Annie W Smith. The number of the  
policy is 4585 and the amount \$ 2816. We would  
like to have you send us a standard mortgage clause  
protecting the interest of the Garden City Bank &  
Trust Co. in this property, which we can attach to  
the policy.

Yours truly

John Q. Taylor  
Manager.

adjacent, are occupied by the same person for  
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.



#4585

# APPLICATION

Rate:  $2500 @ .16 = 400$   
 $598 @ .30 = 179.4$   
 $2566 @ .20 = 513.2$   
 $250 @ .35 = 87.5$   
600

Of Anna W. Smith - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand DOLLARS, for the term  
of Three years, from the 22nd day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>20 x 32</u> feet, built 1 <u>895</u> now in <u>good</u> repair <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	<u>1800</u>
On <u>porch</u> <u>1</u> stories <u>8 x 18</u> feet, built 1 <u>895</u> now in <u>good</u> repair, <u>Shing</u> roof			
On house No. <u>2</u>			
On household furniture			
Ware and			
On Piano			
On			
On			
On			
All while contained			
On Windmill and			
On Barn No. 1, <u>2</u>			
On Barn No. 2			
On Tons of			
On Horses			
On Horse			
On Horse			
On Horse			
On Horse			
On Harness and R			
All while contained			
On Pumping Plan			
On			
On			
On			
On			
House and Barn No.			
House and Barn No.			
1. What is your title			
2. What incumbran			
3. How much land			
4. What other fire			
5. Are the premises			
6. Do all the stove			
7. If the stove pipes			
8. How near to wo			
9. Will you keep fir			
10. Will you keep m			
11. Do you allow sm			
12. Is fire used in bu			
13. Will you keep a s			
14. Plastered, papere			

Mr. Ross appointed by Directors to re-inspect the risk. - Advised reduction of Ins. on 2nd dwelling and barn, and an ex pose rate, there being but 54 ft between barn and dwelling.

500

266

332  
250

098

282

2816

Co.

able

20

out of

yes

And the said appl true exposition of all t full, just and insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3098.22 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of December 1919.

Policy Fee, \$ 1.00  
Rate Fee, \$ 16.65  
Total, \$ 17.65

Annie W. Smith APPLICANT.

\$17.65 Paid: Dec. 27, 1919. - 1.35 Paid: Jan 28, 1920. R.D. Box 25, Saratoga Cal



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

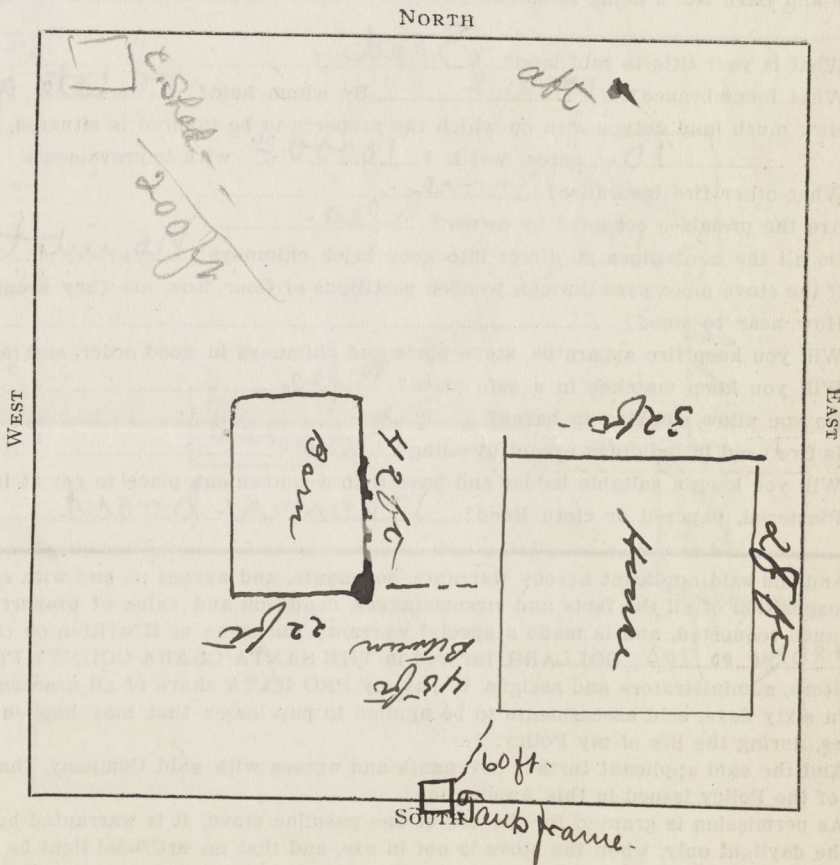
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4586.

# APPLICATION

OF

C. H. Fortmann

San Jose - Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1980.00

Expires 23 day of December 1914.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 27.75

Premium - - - \$ 28.75

John Peters Inspector.

Approved Dec 20 1914

President.

Edward Taylor

Secretary.



#4586.  
APPLICATION

Rate: 1380 @ 25 = 3.45  
600 " 35 = 2.10  
30/ 15.55

Of B. H. Wortmann, Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Five Thousand Hundred and Eighty DOLLARS, for the term  
of five years, from the 23rd day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>28</u> feet, built 19 <u>06</u> , now in repair, <u>Shing</u> roof	1200	800	
On wing <u>1</u> stories <u>8</u> x <u>28</u> feet, built 19 <u>13</u> , now in " repair, " roof			
On house No. 2, <u>1</u> stories <u>x</u> feet, built 1 <u>9</u> , now in " repair, " roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and frame -</u>	120	80	
On Barn No. 1, <u>2</u> stories, <u>42</u> x <u>22</u> feet, built 19 <u>19</u> , now in repair, <u>Shing</u> roof	900	600	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2970	1980	

Expanded - Dec. 23, 1924.  
Renewed - #7053.

House and Barn No. 1 being situated on Hollenbeck Ave., near Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? 1500.00 By whom held? Estate of Geo. H. Briggs
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 10000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? No, into terra-cotta thru roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Terra-cotta thumb
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Beaver-board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1980.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 27.75  
Total, \$ 28.75

B. H. Wortmann APPLICANT

Paid - Dec. 19, 1919.

1980.00 renewal.  
920



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

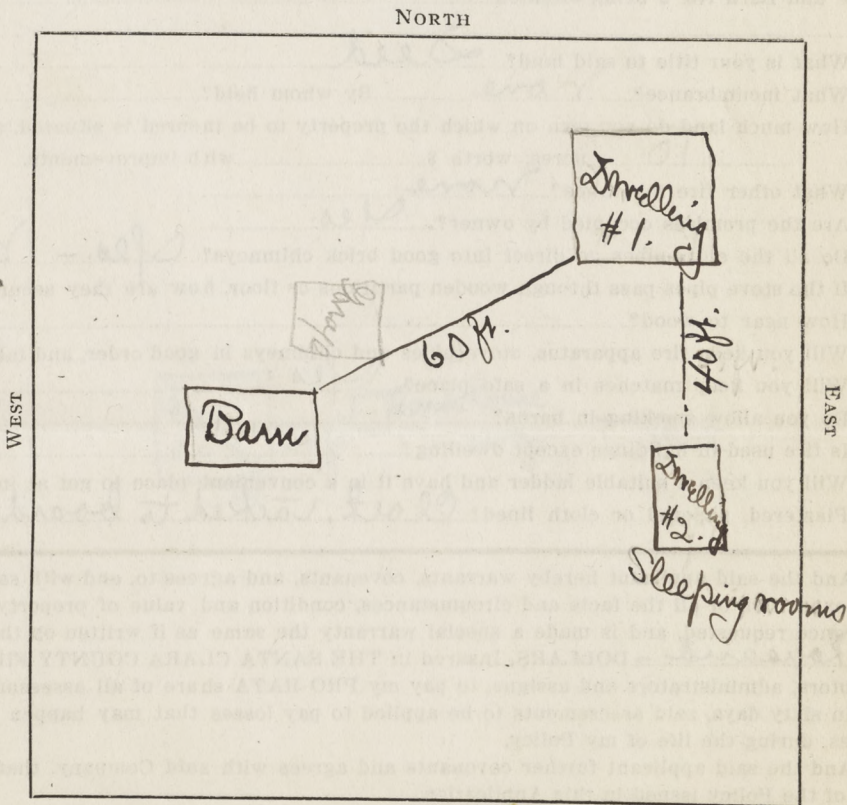
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4587.

APPLICATION

OF

Luety Johnson.  
Dante C.  
Box 153.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2000.00

Expires 23 day of December 1922

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.90

Premium - - - \$ 10.90

Renewal of #3224.  
Inspector.

Approved Dec. 19 1922

G. J. Pettit  
President.

Ellen A. Taylor.  
Secretary.



671

#4587.

Rate: 1800 @ 15 = 2.70  
200 @ 30 = .60  
3.30

# APPLICATION

Of Gust Johnson, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand DOLLARS, for the term  
of Three years, from the 23rd day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>33</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shing</u> roof	2500	1500	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2, <u>1</u> stories <u>12</u> x <u>24</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	150	100	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Organ</u>	300	200	500
On <u>      </u>			
On Piano <u>      </u>	500	265	
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>18</u> x <u>34</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	150	100	
On Barn No. 2 <u>      </u>			
On <u>12</u> Tons of Hay <u>      </u>	150	100	
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	3250	2000	

House and Barn No. 1 being situated on Fontrosa Avenue, in Oak Grove  
School District, Green Valley, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes - no fire in House #2.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth, tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.90  
Total, \$ 10.90

Paid - Dec. 18, 1919.

Gust Johnson APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

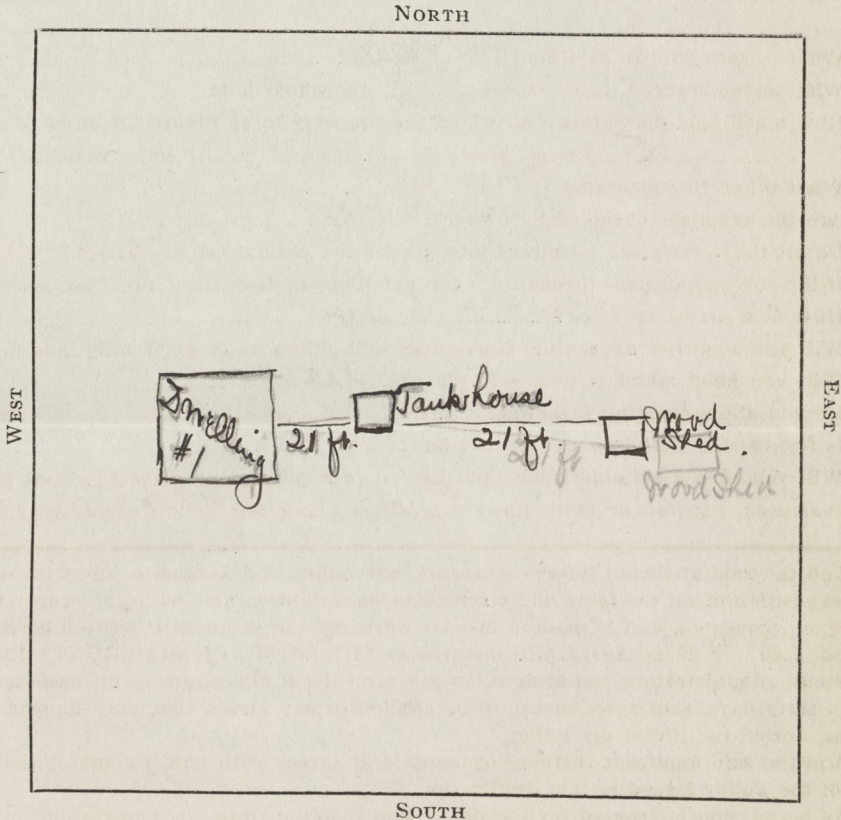
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4588.

# APPLICATION

OF

August Lander

Summavale Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2730.00

Expires 26 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.30

Premium - - - \$ 18.30

Renewal of #3227.  
Inspector.

Approved Dec 20 1921

E. J. Pettit  
President.

Ella O. Taylor.  
Secretary.



#4588.

Rate: 2730 @ 15.409.

## APPLICATION

Of August Landen, Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-seven Hundred Thirty - DOLLARS, for the term  
 of Three years, from the 26 day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>45</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2600	1734	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On ..... On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	800	530	
On ..... On Piano .....	300	200	
On ..... On ..... On ..... All while contained in dwelling No. <u>One</u> On Windmill and Tank <u>One Tank House</u> .....	400	266	
On Barn No. 1, ..... stories, ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On ..... On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On ..... On ..... On ..... On .....			
Total amount .....		2730	

House and Barn No. 1 being situated on Mary Avenue, near Maude Ave., about  
1/2 of a mile outside limits of Sunnyvale, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres, worth \$ ..... with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes, thru a terra-cotta collar, as pipe enters chimney.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? about 1 1/2 inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth lining, tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2730.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of Dec 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 2.30  
 Total, \$ 3.30

August Landen APPLICANT.

Paid - Dec. 27. 1919.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining adjacent, are occupied by the same person, a common purpose, so that the buildings are separated, constitute a single hazard, and not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

SOUTH

EAST

No. 4589

## APPLICATION

OF

E. J. Ahlstrom  
Cupertino  
Route 117  
Box 117  
Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2500.00

Expires 26 day of December 1922

Policy Fee

\$ 1.00

Rate Fee

\$ 20.75

Premium

\$ 21.75

Inspector.

Approved

Dec 22<sup>nd</sup> 1919

President.

Secretary.



#4589. Rate: 1500@18=2.70  
265" 35= .92  
735" 45= 3.30  
6.92

# APPLICATION

Of L. Dahlstrom, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred - DOLLARS, for the term  
of Three years, from the 26th day of December 1919, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>30</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shing</u> roof	1800	1200	
On wing <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On <u>No. 2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	300	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>2</u> stories <u>28</u> x <u>20</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof	500	300	
On Barn No. 2 <u>Shed, 14 x 20 ft.</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy <u>top</u>	115	40	
On Horse Phaeton			
On <u>moving machine</u>	50	30	
On Harness and Robes	30	20	
All while contained in dwelling No. <u>1</u>			
On Pumping Plant, \$ <u>200</u> , on Pump House, \$ <u>130</u>	200	130	
On <u>Gasoline Engine in Tank-house</u>	325	215	
On <u>Turning Lathe</u>	100	65	
On <u>Garage, 12 x 14 ft. - concrete floor</u>	900	600	
On <u>Auto Dodge, - only one in garage</u>			
Total amount	4520	2500	

House and Barn No. 1 being situated on the San Francisco Road, East side  
and North of Milliken corners, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Tens-cotta thru wall, then thru roof
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? Sometimes in Tank-house - stovepipe thru wall
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.75  
Total, \$ 21.75

L. Dahlstrom APPLICANT.

Paid - Dec 27, 1919.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

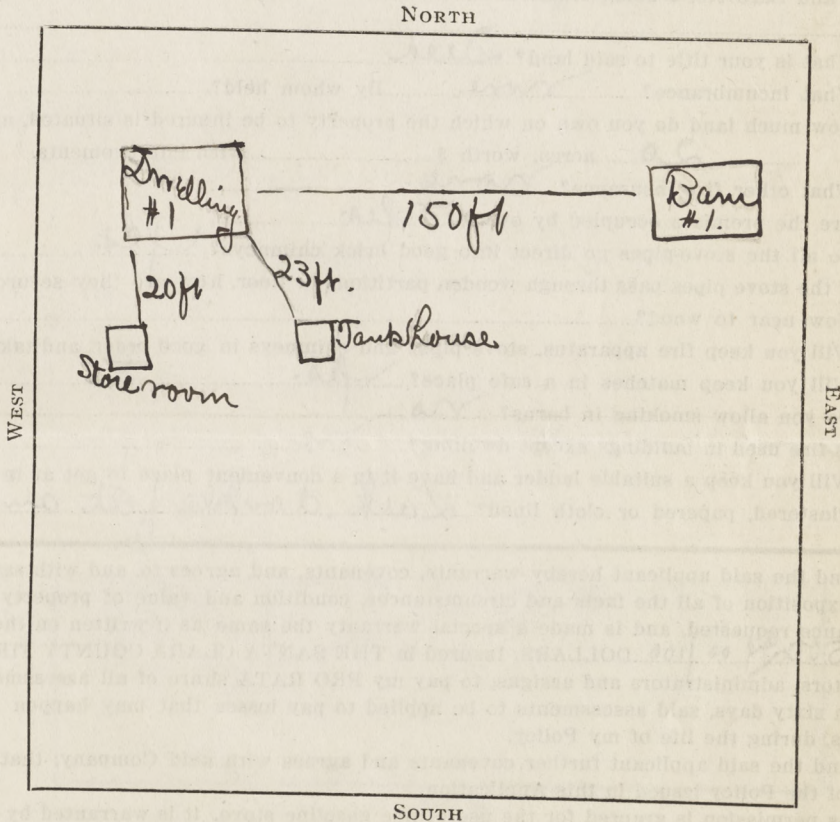
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4590.

## APPLICATION

OF

L. H. Embley

L. H. Embley

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$2500.00

Expires 26 day of December 1912.

Policy Fee

\$1.00

Rate Fee

\$11.25

Premium

\$12.25

W. B. Sander

Inspector.

Approved

Dec. 23"

1912.

E. J. Bennett

President.

W. D. Taylor

Secretary.



63 ✓

#4590.

Rate: 2500@15.375

# APPLICATION

Of C. H. Embley, - Gilroy Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term of three years, from the 26th day of December 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>56</u> x <u>44</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof		<u>2000</u>	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano	<u>250</u>	<u>100</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3850</u>	<u>2500</u>	

*Canceled at request of assd.  
Oct. 22, 1921.*

House and Barn No. 1 being situated on the Sanders Road, Nine miles West of Gilroy, 1/4 of a mile from Watsonville Road, S.C. Co., Cal.

- House and Barn No. 2 being situated
1. What is your title to said land? Deed
  2. What incumbrance? none By whom held?
  3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$        with improvements.
  4. What other fire insurance? none
  5. Are the premises occupied by owner? Yes
  6. Do all the stove-pipes go direct into good brick chimneys? Yes
  7. If the stove pipes pass through wooden partitions or floor, how are they secured?
  8. How near to wood?
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  10. Will you keep matches in a safe place? Yes
  11. Do you allow smoking in barns? no
  12. Is fire used in buildings except dwelling? no
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  14. Plastered, papered or cloth lined? Lath, double felt and papered

5000 added.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

C. H. Embley APPLICANT

Paid - Dec 29, 1919



No 4591.

# PLICATION

OF

W. Blackburn

Route A.  
Box 305-  
Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Insured \$ 4500.00

6 day of December 1912

\$ 1.00

ate Fee \$ 20.25

\$ 21.25

Inspector.

Dec. 27" 1912

W. Blackburn

President.

W. Taylor

Secretary.

Gibroy Cal. Oct. 21-2/  
Santa Clara Co. Fire Ins. Co.  
San Jose Cal.

We will have to ask  
you to cancel enclosed policy.  
Have borrowed some money on this  
property & bank informs me they cannot  
accept a policy in a mutual Co.  
Respectfully yours  
C. H. Enden

Return Prem on Can Pol. #4590. \$2.60  
Inspection fees. \$1.50  
Send check for \$4.10

60760  
22022  
34882  
10739

11095  
410  
10685

SOUTH



63 ✓

#4590.

Rate: 2500 @ 15:3.75

## APPLICATION

Of C. H. Embley, - Gilroy Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of Five Thousand Five Hundred DOLLARS, for the term of three years, from the 26th day of December 1919, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
Building No 1 <u>1</u> stories <u>56</u> x <u>44</u> feet, built 1911 now in <u>good</u> repair <u>Shingle</u> roof	<u>7500</u>	<u>5000</u>	

within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of Dec. 1919.

Policy Fee, \$ 1.00

Rate Fee, \$ 11.25

Total, \$ 12.25

C. H. Embley APPLICANT

Paid - Dec 29 1919



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100. Exposure and Terra-cotta; Rate, 25c on \$100. Exposure and Stovepipe; Rate, 35c on \$100. Exposure and cloth-lining; Rate, 25c on \$100. Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn. Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100. Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100. Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100. Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100. School Houses and Churches; detached; Rate, 30c on \$100.

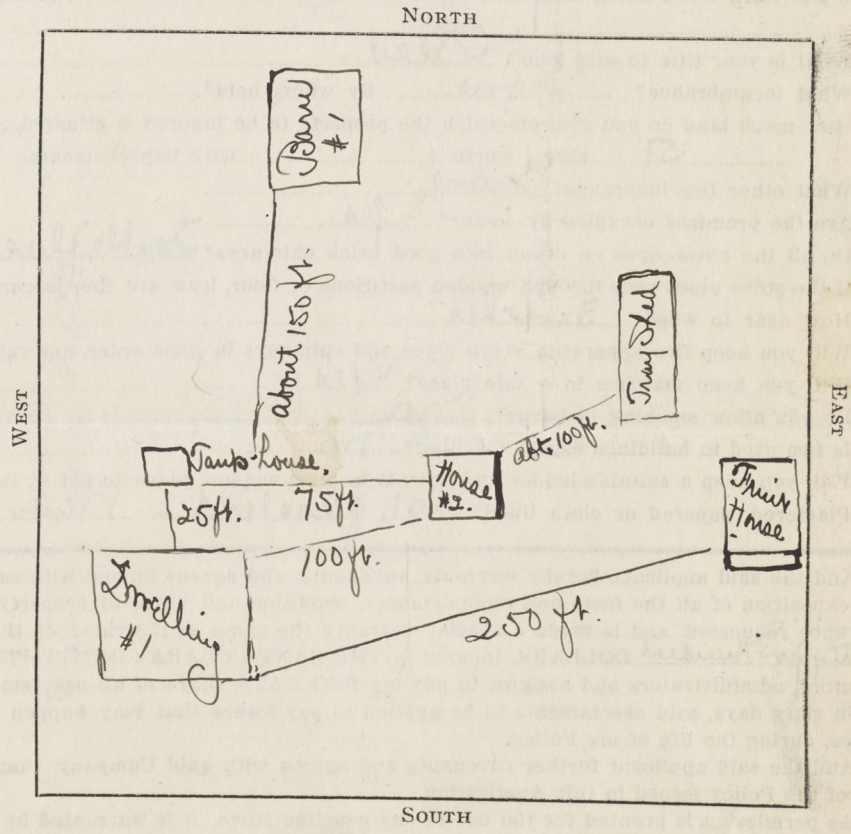
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable. When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



APPLICATION

OF

Mr. Nellie W. Blackburn  
Dan Jose Route A.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2500.00  
Expires 26 day of December 1922  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 20.25  
Premium - - - \$ 21.25

Inspector.

Approved Dec 27 1919  
G. J. Pottler President.  
Ella Q. Taylor Secretary.



#4591. Rate: 4500 @ 15 = 675  
APPLICATION

Of Nellie W. Blackburn - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years, from the 26th day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>48</u> x <u>34</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof } <u>6000</u> <u>3000</u>			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof }			
On <u>house</u> No. 2 <u>1</u> stories <u>22</u> x <u>22</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>500</u>	<u>250</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1200</u>	<u>800</u>	
On <u>Piano - Square "Rose"</u>	<u>350</u>	<u>100</u>	
On <u>Electric Motor, and new Delco Light Plant</u>	<u>900</u>	<u>600</u>	
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>3200 renewal</u>			
Total amount	<u>4500</u>		

House and Barn No. 1 being situated on North side of Penatencia Creek Road  
One mile East of Berryessa, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
51 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Double flue thru roof, in dwelling -
- If the stove pipes pass through wooden partitions or floor, how are they secured? Protected by double flue and tin
- How near to wood? 3 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? No. 1, plastered - No. 2, Ceiled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of December 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.25  
Total, \$ 3.25

Mrs Nellie W. Blackburn APPLICANT.

Paid - Dec. 31. 1919.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

See Diagram in #4591.

NORTH

SOUTH

EAST

No 4592.

## APPLICATION

OF

Mrs. Nellie D. Blackburn

San Jose, Route A.  
Box 305.  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1750.00

Expires 26 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 15.75

Premium

\$ 16.75

Inspector.

Approved

Dec. 22<sup>nd</sup>

1919.

President.

Secretary.



#14592.

Rate: 1750 @ 30 = 5.25

## APPLICATION

Of Mrs. Nellie W. Blackburn - Lay Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seventeen Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 26th day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... No. 2, 1 stories <u>32 x 22</u> feet, built <u>1907</u> , now in <u>good</u> repair <u>Shingle</u> roof	<u>600</u>	<u>400</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, <u>48 x 30</u> feet, built <u>1919</u> , now in <u>new</u> repair, <u>King</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2 .....			
On <u>10</u> Tons of Hay .....	<u>150</u>	<u>100</u>	
On <u>2</u> Horses .....	<u>300</u>	<u>200</u>	
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. <u>One</u> .....			
On Pumping Plant, \$..... on Pump House, \$.....			
On <u>Fruit house and wagon sheds attached</u>	<u>150</u>	<u>100</u>	
On <u>Tray shed, 25 x 60 ft. - new</u>	<u>375</u>	<u>250</u>	
On <u>1700 fruit trays, while in shed</u>	<u>500</u>	<u>300</u>	
On .....			
Total amount .....	<u>2625</u>	<u>1750</u>	

House and Barn No. 1 being situated on North side of Penitencia Creek Road  
One mile East of Berryessa, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Seed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? .....
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no, House #2, stove pipe thru roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? no, 2, ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1750 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of December 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.75  
 Total, \$ 16.75

Mrs. Nellie W. Blackburn APPLICANT.

Paid - Dec. 31, 1919.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

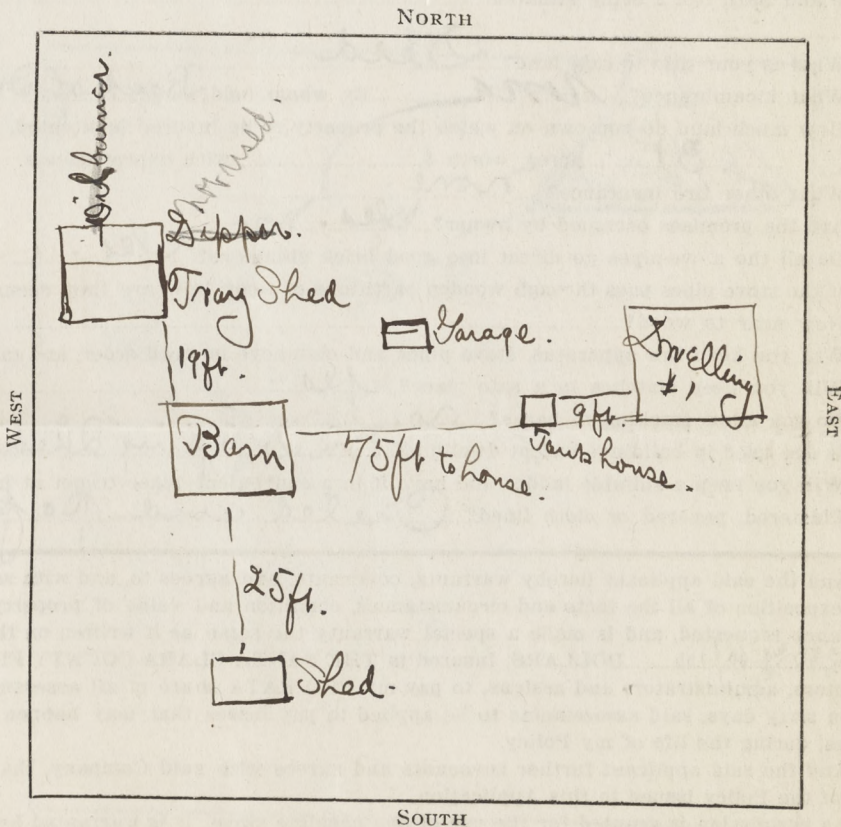
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4598.

# APPLICATION

OF

*E. L. Lloyd.*

*Sanatoga* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2280.00

Expires 26 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.70

Premium - - - \$ 14.70

*Renewal of 3225*  
Inspector:

Approved *Dec. 27* 1919  
*G. J. Pettit*

President.

*E. A. Taylor*  
Secretary.



#4593.  
APPLICATION

Rate: 15150 @ 15 = 227  
765 @ 30 = 229  
456

Of E. L. Lloyd, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of no thousand two hundred eighty DOLLARS, for the term  
of three years, from the 26 day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>46</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>1450</u>	<u>965</u>	
On wing <u>stories</u> x <u>feet</u> , built 1, now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built 1, now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On <u>Piano</u>	<u>300</u>	<u>200</u>	
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u> <u>10x10 ft.</u>	<u>75</u>	<u>50</u>	
On Barn No. 1, <u>14</u> stories, <u>18</u> x <u>36</u> feet, built 1, now in <u>repair</u> , <u>roof</u>	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>Sled on each side - 16x36 ft.</u>	<u>30</u>	<u>20</u>	
On <u>1 Disc Harrow</u>	<u>100</u>	<u>65</u>	
On <u>2-Horse Wagon</u> <u>Shadetaker Farm</u>	<u>45</u>	<u>30</u>	
On <u>1-Horse Spring Wagon</u>	<u>45</u>	<u>30</u>	
On <u>1-Horse Buggy</u>	<u>30</u>	<u>20</u>	
On <u>1-Horse Phaeton</u>			
On <u>1 mowing machine</u>			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On <u>Tray and Dipper Shed</u> <u>- 16x34 ft.</u>	<u>60</u>	<u>40</u>	
On <u>1000 - 8 ft. trays</u> <u>while in or near Tray Shed</u>	<u>250</u>	<u>160</u>	
On <u>600 - 25 ft.</u>			
Total amount	<u>3435</u>	<u>2280</u>	

House and Barn No. 1 being situated on ranch about 1/4 of a mile West of Saratoga  
and Mountain View Road, Santa Clara Co., Cal 1780.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held? Bank of Italy - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 31 acres, worth \$, with improvements. July 22, 1920.
- What other fire insurance? none
- Are the premises occupied by owner? Yes. No.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? In Dipping Shed in Fruit Season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2280.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.70  
Total, \$ 14.70

Paid - Dec 29, 1919.

E. L. Lloyd APPLICANT.

Cancelled.  
Feb 21, 1921.  
and added  
to Policy #4270

110.00 Cancelled.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

### EXPOSURES.

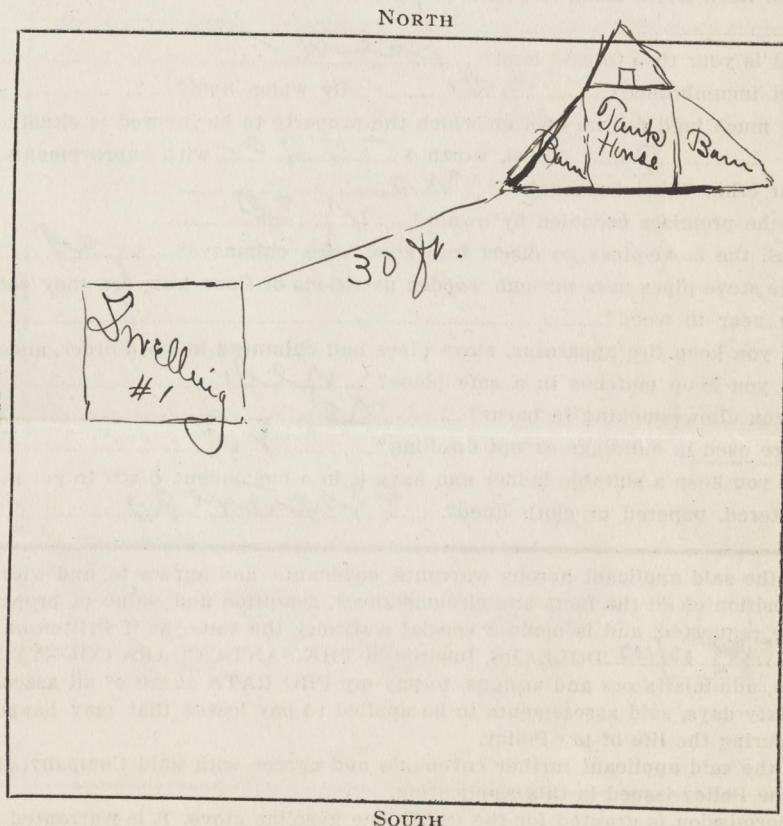
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4594

## APPLICATION

OF

*W. J. Buck,*

*Superintendent*

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3635.00

Expires 26 day of December 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 34.25

Less Premium on Car. Fee # 3869.

\$ 35.25

Premium

\$ 3.25

*E. J. Pettit*

Inspector.

Approved

1919

*E. J. Pettit*

President.

*Elo A. Taylor*

Secretary.



See 3869.

65/11

#4594  
APPLICATIONRate: 2075 @ 25 = 5.18  
1560.40 = 6.24  
11.42

Of M. J. Buck, Cupertino, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Six Hundred Thirty five DOLLARS, for the term  
 of 3 years, from the 26 day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>56</u> feet, built <u>1901</u> , now <u>good</u> repair, <u>3</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>2400</u>	<u>1600</u>	
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On Piano	<u>120</u>	<u>75</u>	
On <u>Edison</u>	<u>245</u>	<u>160</u>	
On <u>Edison</u>			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>1200</u>	<u>800</u>	
On Barn No. 2 <u>wing</u> <u>used</u> as <u>Barn</u> <u>12</u> x <u>14</u>			
On Tons of Hay			
On <u>Automobile, new Studebaker</u>	<u>1900</u>	<u>700</u>	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>one cow</u>	<u>100</u>	<u>60</u>	
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>        </u> , on Pump House, \$ <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
Total amount		<u>3635</u>	

House and Barn No. 1 being situated on north side of Stevens Creek Road  
in Lots 13 & 14, Monte Vista Tract, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated         

- What is your title to said land? seed
- What incumbrance? no. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 acres, worth \$7500, with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3635 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of Dec 1919

Policy Fee, \$ 1.00Rate Fee, \$ 34.25Total, \$ 35.25Less - \$ 3.25 Return Premium on Cash\$ 32.00 Policy #3869.

Paid - Jan. 2, 1920.

M. J. Buck APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

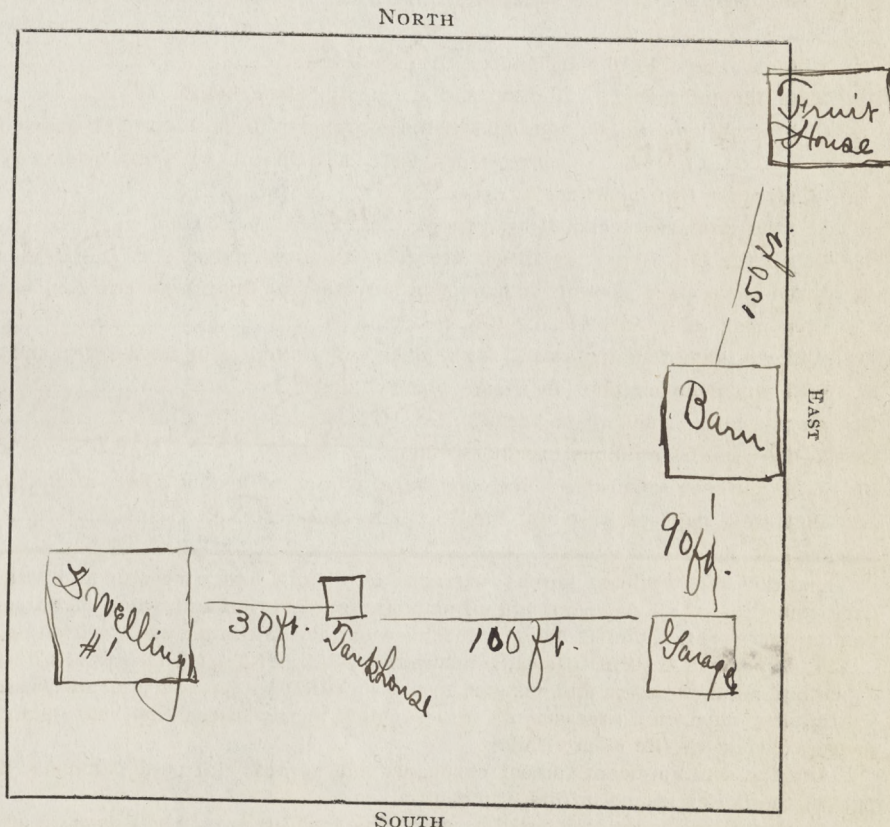
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 4595.

# APPLICATION

H. S. McClay  
Miss Lina McClay  
San Jose, Pinal B. J.  
Box 396.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 500.00

Expires 28 day of December 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 39.05

Premium - - - \$ 38.05

Renewal of # 3230.

Inspector.  
\$ 80.00 added

Approved Dec 27 1921

E. J. Taylor

President.

E. J. Taylor

Secretary.



54

4595

Rate: 2900 @ .18 = 522  
1600 " .30 = 480  
10.02

# APPLICATION

Of H.S. McBlay and Lena McBlay - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four thousand Five Hundred DOLLARS, for the term  
of Three years, from the 28 day of December 1919, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>44</u> feet, built <u>1868</u> , now in <u>good</u> repair, <u>Shing.</u> roof	3000	2000	
On wing <u>1</u> stories <u>20</u> x <u>40</u> feet, built <u>1868</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On <u>"</u>			
On Piano <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and <u>Grain and Tank</u> house, built in <u>1913</u>	695	400	
On Barn No. 1, <u>"</u> stories, <u>30</u> x <u>40</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>Shing.</u> roof	300	200	
On Barn No. 2 <u>"</u>			
On <u>12</u> Tons of Hay	140	80	
On <u>"</u>			
On <u>2</u> Horses	300	200	
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes <u>"</u>	75	50	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>"</u> on Pump House, \$ <u>"</u> Garage, <u>20</u> x <u>40</u> ft.	250	150	
On <u>600</u> fruit boxes - in <u>Fruit</u> House -	72	48	
On <u>3000</u> " <u>Hay</u> - " (1500 new - 1500 old)	858	572	
On <u>2</u> Graders - " "	150	100	
On <u>Fruit</u> House and <u>Dipping</u> Plant, <u>60</u> x <u>60</u> ft.	300	200	
Total amount		4500	

Expd. - Dec. 28, 1922 -  
Renewed - 6076

House and Barn No. 1 being situated on Linnety Road, near San Jose,  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated "

1. What is your title to said land? Seed.
2. What incumbrance? " By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value?  
100 acres, worth \$ " with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? One terra-cotta flue.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? "
8. How near to wood? 4 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? On dipper in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executor, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of Dec. 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 30.05  
Total, \$ 31.05

H.S. McBlay and  
Lena McBlay. APPLICANT.

3040 Paid - Dec. 26, 1919.  
1105 Paid - Jan. 9, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

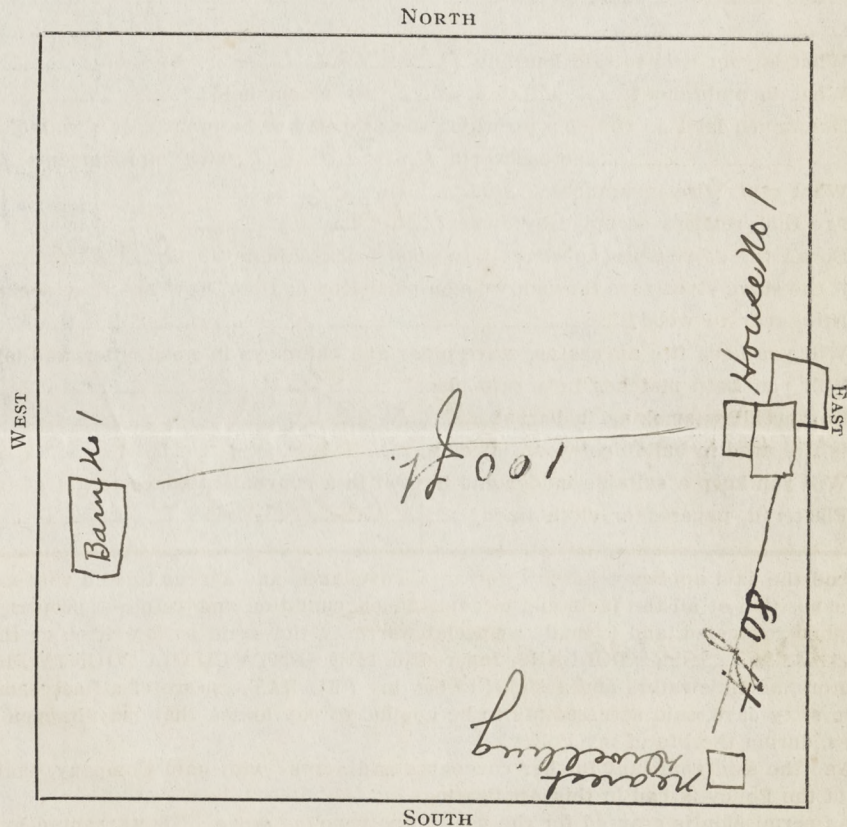
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

**EXPOSURES.**  
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4596.

## APPLICATION

OF

Emil A. Johnson

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1380.00

Expires 1st day of

January 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$

8.82

Less Return on Cont'd 1/11

- - - \$

9.80

Premium

- - - \$

5.65

4.47

Inspector.

Approved

January 1923

President.

Secretary.



# 4596. APPLICATION

Rate: 800 @ 15 = 120  
580 30 = 174  
294

Of Emil A. Johnson, Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirteen Hundred and Eighty DOLLARS, for the term  
of 3 years, from the 1st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>24</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>1</u> stories <u>16</u> x <u>24</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	750	500	
On <u>Kitchen</u> <u>9</u> x <u>14</u> <u>good repair</u>			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	450	300	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>42</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>shingle</u>	300	200	
On Barn No. 2.....			
On <u>10</u> Tons of Hay	120	80	
On .....			
On <u>2</u> Horses	200	133	
On <u>1</u> Horse Wagon	100	67	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>2</u> Cows	150	100	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>1950</u>	<u>1380</u>	

Expired Jan 1. 1923.  
Renewed #6083.

House and Barn No. 1 being situated Part Lot No 1 Mack Addition, Del Monte Ave., Morgan Hill, Calif  
House and Barn No. 2 being situated.....

- What is your title to said land? Owner - Deed
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value? 60 x 250 ft  
..... acres, worth \$ 2000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered & Papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of Dec 1919

Policy Fee, \$ 1.00  
Rate Fee, \$ 882  
Total, \$ 982

Less - \$ 5.65 - Return Premium  
Paid - Jan 7. 1920. \$ 4.17 Can Policy #4411

Emil A. Johnson APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

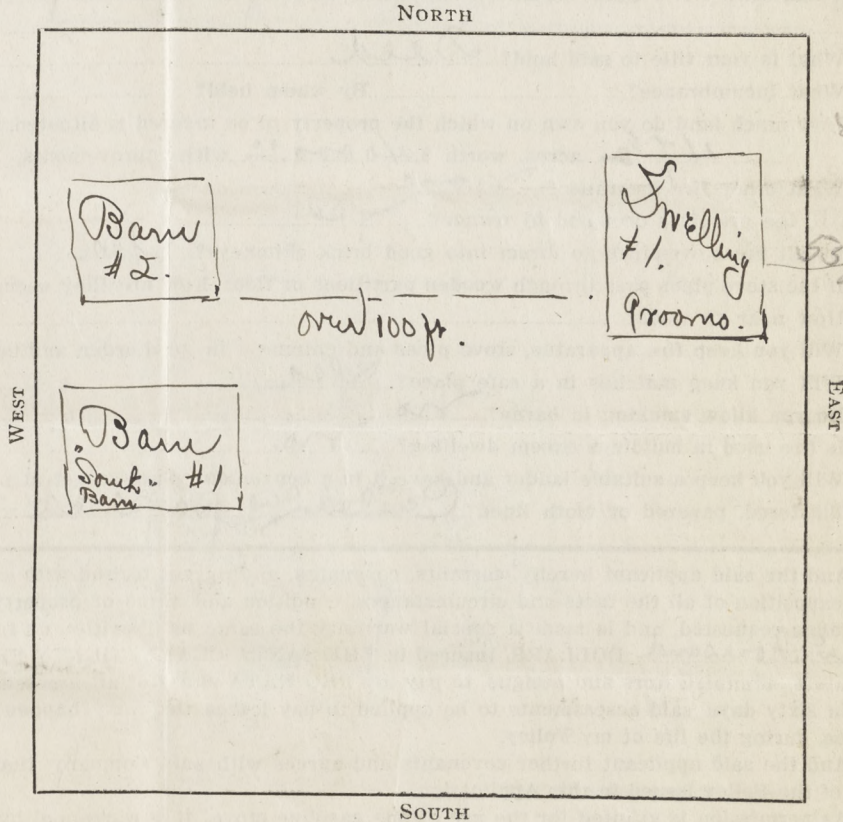
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24597

# APPLICATION

OF

Massey Thomas.

Editor

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 4000.00

Expires 1st day of January 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 24.00

Premium

- - - \$ 25.00

Inspector.

Approved

Jan, 5-1920

President.

Secretary.



#4597

Rate: 4000 @ 20 = 8.00

## APPLICATION

Of Massey Thomas, Hilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four thousand DOLLARS, for the term  
 of Three years, from the 30th day of December 1919, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>45</u> feet, built <u>1862</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>4500</u>	<u>3000</u>	
On wing <u>1</u> stories <u>14</u> x <u>20</u> feet, built <u>1872</u> , now in <u>..</u> repair, <u>..</u> roof			
On .....			
On house No. 2 .....			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>1500</u>	<u>1000</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank .....			
On Barn No. 1, .....			
On Barn No. 2, .....			
On .....			
On Tons of Hay .....			
On .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>4000</u>	

House and Barn No. 1 being situated on Thomas Lane, about 1 1/2 miles South of Hilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on same property.

- What is your title to said land? Deed
- What incumbrance? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
47 1/2 acres, worth \$ 40000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Ceiled and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of December 1919

Policy Fee, \$ 1.00  
 Rate Fee, \$ 24.-  
 Total, \$ 25.00

Massey Thomas

APPLICANT.

Paid - Jan. 6. 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

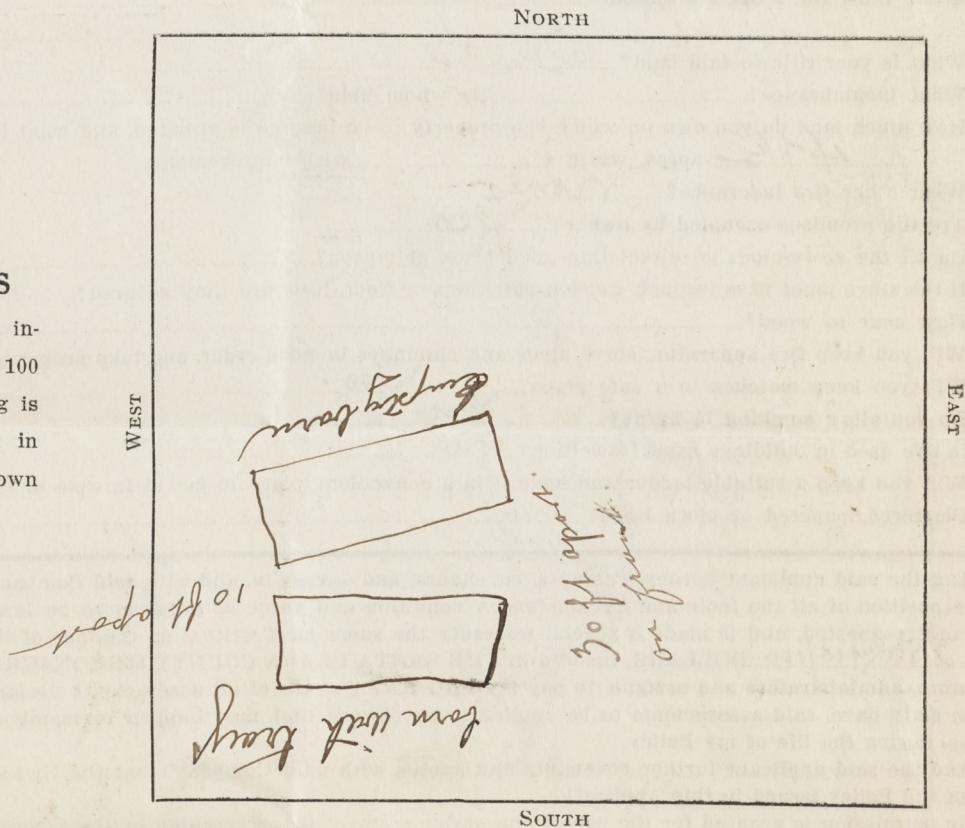
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4598.

## APPLICATION

OF

Messy Thomas

Lilwa

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1250.00

Expires 1st day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.25

Premium - - - \$ 12.25

W. J. Sanders

Inspector.

Approved Jan. 5 1920.

W. J. Sanders

President.

E. A. Taylor

Secretary.



#4598.

Rate: 1250 @ 30 = 375

## APPLICATION

Of Massey Thomas, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twelve Hundred and Fifty DOLLARS, for the term  
 of Three years, from the first day of January 1920, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>45</u> x <u>76</u> feet, built 1, now in repair, <u>Shing</u> roof	<u>750</u>	<u>500</u>	
On Barn No. 2 <u>58</u> x <u>28</u> ft. <u>Shake roof</u>	<u>750</u>	<u>500</u>	
On Tons of Hay			
On <u>1000 fruit trays, while in Barns #1.</u>		<u>250</u>	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>1250</u>	

House and Barn No. 1 being situated on Thomas Lane, about 1/2 miles South of  
Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
4 1/2 acres, worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of Jan 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.25  
 Total, \$ 12.25

Massey Thomas APPLICANT.

Paid - Jan 6, 1920.



Secretary.



#4599.  
APPLICATION

Rate: 1400 @ .25 = 3.50  
400 " 40 = 1.60  
60 " 30 = .18  
5.28

Of Los Gatos Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company  
fire, of the sum of Five Hundred Dollars, for the term  
of 12 months, from Sept. 13 1920  
It is understood that the sum of Five Hundred Dollars is the full value of the property described in this Application, and the said Policy having been assigned to me by said H. Gerlefsen

Having purchased of H. Gerlefsen the property described in  
Policy No. 4599 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said H. Gerlefsen

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Catherine Hiles

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On		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank <u>and Jack-house.</u>	150	100
On Barn No. 1, stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>new</u>		
On Barn No. 2 <u>Black-Smith Shop, 30x40 ft. - Add in 1913, 18x24 ft.</u>	600	400
On <u>Tans of Hay</u>		
On <u>Blacksmith's tools and machinery</u>		
On <u>Horses</u>		
On <u>Horse Wagon</u>		
On <u>Horse Spring Wagon</u>		
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No. <u>2</u>		
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>60</u>		
On <u>Storage Bldg. 12x16 ft. -</u>	100	60
On		
On		
Total amount	2800	1860

House and Barn No. 1 being situated on Los Gatos and San Jose Road, near Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated near Los Gatos, Santa Clara Co., Cal.

- What is your title to said land? Deed.
- What incumbrance? None. By whom held? None.
- How much land do you own on which the property to be insured is situated, and what is its value? 1 1/2 acres, worth \$ 1000 with improvements.
- What other fire insurance? None. Stock and machinery insured under Policy #4882
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes.
- How near to wood? Yes.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? In Shop.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1860 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.85  
Total, \$ 16.85

H. Gerlefsen APPLICANT.  
Paid - Jan. 7. 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

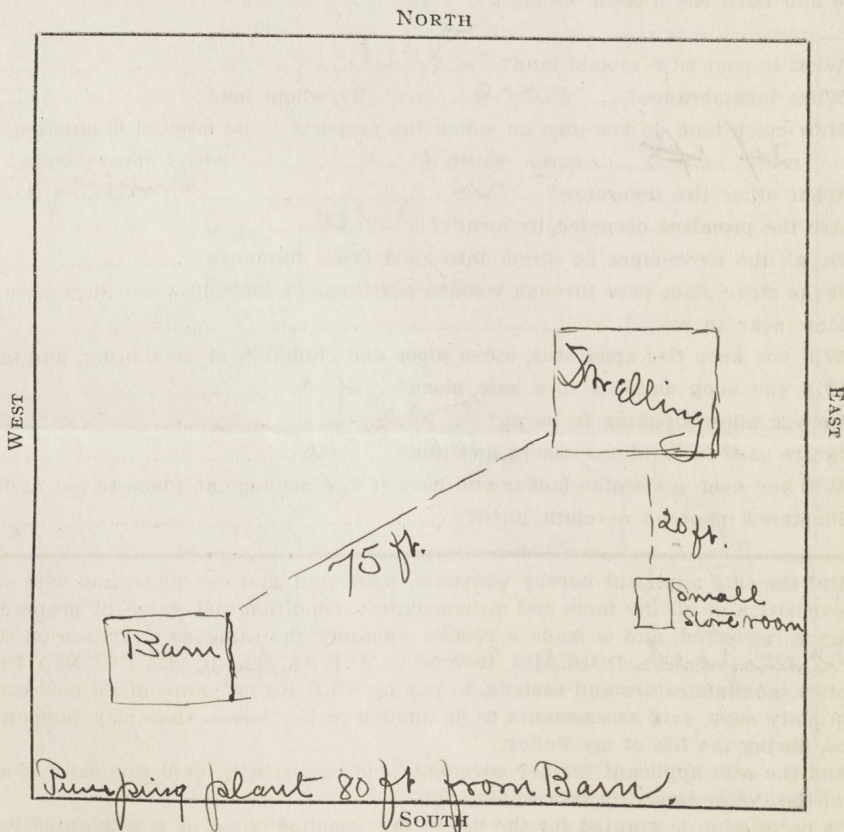
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4600.

## APPLICATION

OF

Mrs. Margaret Burrell.  
Superintending Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 400.00

Expires 5 day of January 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 3.60

Premium - - \$ 4.60

Renewal of #2489  
Inspector.

Approved

Jan 12, 5 1923

President.

Secretary.



#4599.  
APPLICATION

Rate: 1400 @ .25 = 3.50  
1400 " 40 = 1.60  
60 " 30 = .18  
5.28

Of H. Gerlefsen Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred & Sixty - DOLLARS, for the term  
of Three years, from the 1st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>30</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shing</u> roof } On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof }	<u>1500</u>	<u>1000</u>	
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On Barn No. 2 <u>Black-Smith Shop, 30x40 ft. - Add in 1913, 18x24 ft.</u>	<u>600</u>	<u>400</u>	
On Tons of Hay			
On <u>Blacksmith's tools and machinery</u>			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>50</u>			
On <u>Storage Bldg. 12x16 ft. -</u>	<u>100</u>	<u>60</u>	
On			
On			
Total amount	<u>2800</u>	<u>1860</u>	

House and Barn No. 1 being situated on Los Gatos and Saratoga Road, near Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? None. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/4 acres, worth \$ 1000 with improvements.
- What other fire insurance? None. Stock and machinery insured under Policy #4882
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes.
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? In Shop.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1860 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.85  
Total, \$ 16.85  
H. Gerlefsen APPLICANT.

Paid - Jan. 7. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

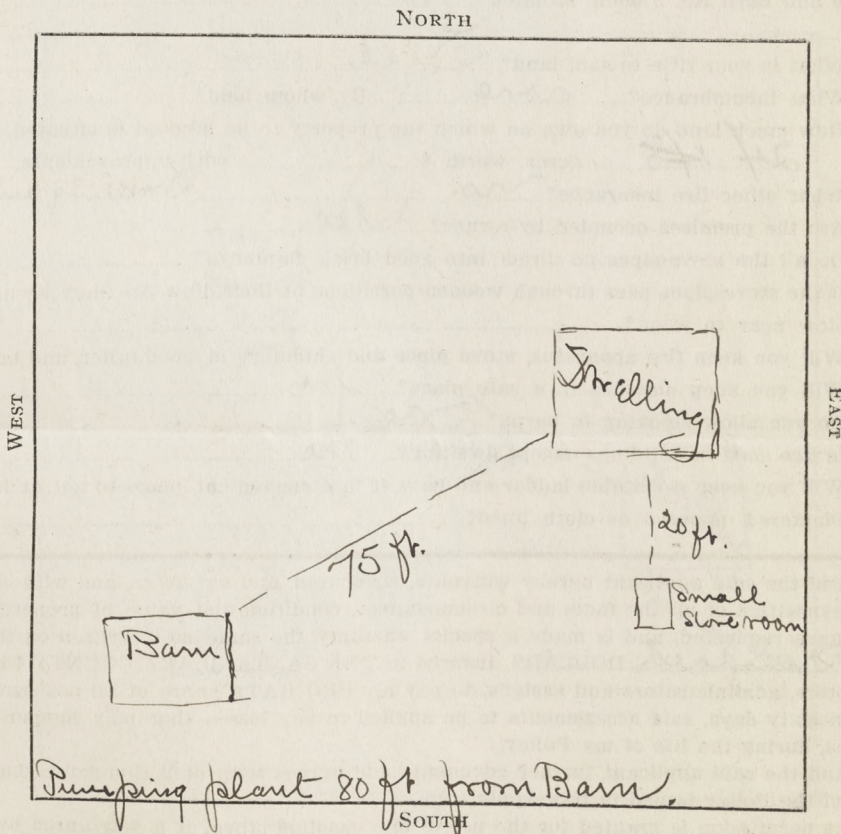
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Approved

1912

President.

Secretary.



77

#4600.

Rate: 400 @ 30 = 1.20.

# APPLICATION

Of Mrs. Margaret Burrell, Cupertino Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Hundred DOLLARS, for the term  
 of Three years, from the 5th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <u>26 x 40</u> feet, built 1, now in repair, <u>concrete foundation</u> , <u>shing</u> roof	600	400	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		2400	

*Expired Jan. 5, 1923.  
 Renewed - #6088.*

*#4745 - 14000  
 in May 1923 -  
 renewed all on no?*

House and Barn No. 1 being situated on South side of Homestead Road about  
3 1/2 miles West of Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
24 1/2 acres, worth \$ with improvements.
- What other fire insurance? no.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

*Drilling and Pumping plant under #3261-4745*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.60  
 Total, \$ 4.60

*Paid - Jan. 2, 1920.*

Margaret Burrell

APPLICANT.

410.00 Canceled



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

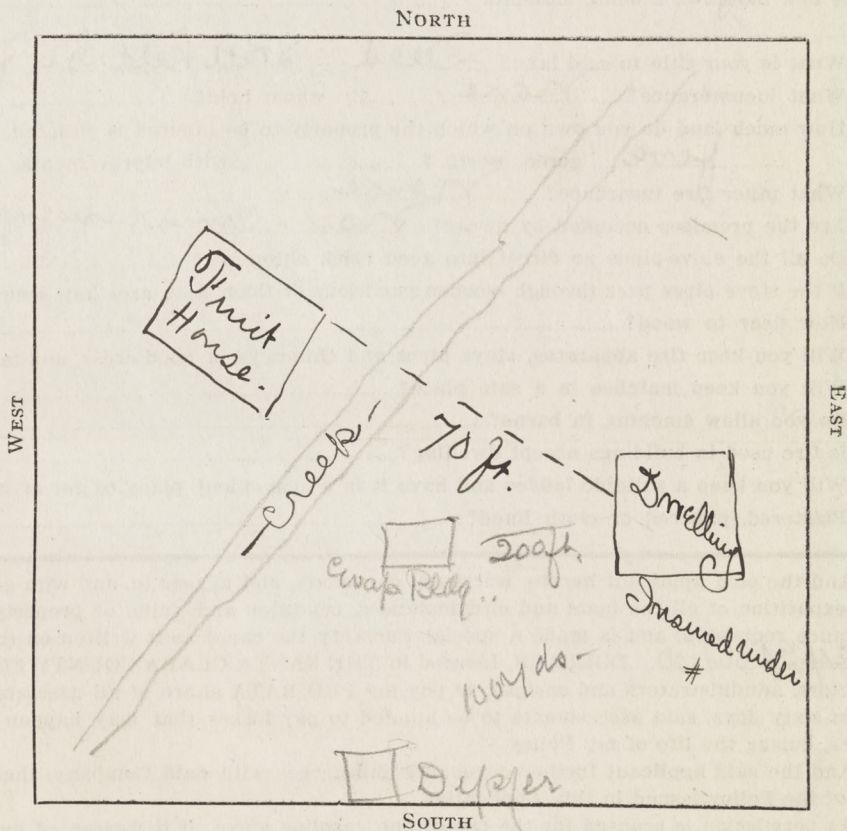
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.



No 4601

# APPLICATION

OF

M. D. Keeling

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 824.00

Expires 5 day of January 1925

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.35

Premium - - - \$ 13.35

Renewal of 3234  
Inspector.

Approved Jan. 5, 1925.

W. J. Taylor

President.

W. J. Taylor

Secretary.



915 @ 40-390

#24601.

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Eight Hundred and Twenty-four DOLLARS, for the term of five years, from the 5th day of January 1920, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On Fruit House, 34x54 ft., built 1916 - Concrete floor, gal. in roof	300	200	
On 3000 fruit trays, in Fruit House,	900	600	
On 300 " boxes -	36	24	
On .....			
Total amount .....	1236	854	

## Application for Additional Insurance

I hereby make application to the ***Santa Clara County Fire Insurance Company*** for insurance on the following described property, the same to be added to and become a part of Policy No. 4601 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4601.

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On .....		
On 500 fruit trays (new) @ 35¢ while in fruit house		175
On .....		

Amount Ins., \$ 175.<sup>00</sup> Premium, \$ 2.18 <sup>Less Retention on care of Boxes -</sup>  
7.93 Paid Jan. 18, 1921 Survey, \$ \_\_\_\_\_ Total, \$ \_\_\_\_\_

Dated this Sixth day of January, 1921,

Agent Mr. S. Keeling Applicant

2400 General  
57.000 New

IN WITNESS WHEREOF, the signature of the undersigned is affixed, this 15 day of January 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.35  
Total 13.35 *H.H. Fee*

Total, \$1,000.00

W. D. Keeling

APPLIC.

Paid Jan 6 1920

B. M. K. H.

APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

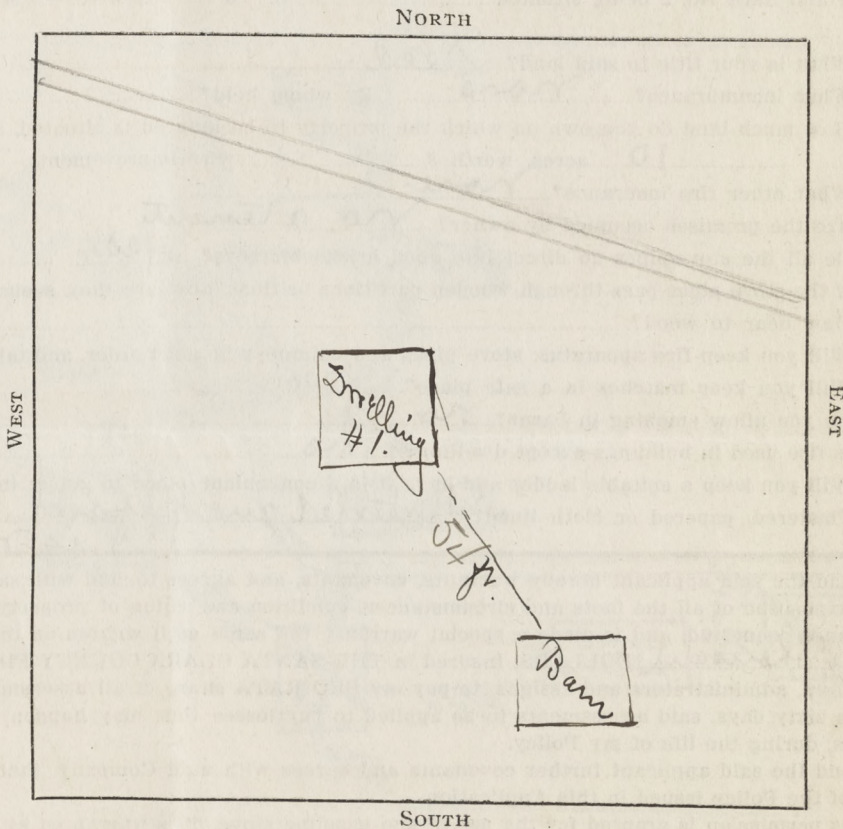
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 11602.

## APPLICATION

OF

Charles B. Jackson.

Inspector Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 5 day of January 1925

Policy Fee

- \$ 1.00

Rate Fee

- \$ 11.50

Premium

- \$ 12.50

Inspector.

Renewal of 2488.

Approved

January 5<sup>th</sup> 1925

President.

Secretary.



71/ ✓ #4601. Rate: 824 @ .30 = 247 915 @ 40 = 390

APPLICATION

Of M. S. Keesling, Campbell Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred and Twenty-four DOLLARS, for the term  
of five years, from the 5th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Re
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,.....stories,.....x.....feet, built 1....., now in.....repair,.....roof.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Fruit House, 34x54 ft., built 1916. Concrete floor, gal. iron roof</u>	<u>300</u>	<u>200</u>	
On <u>3000 fruit trays, in Fruit House,</u>	<u>900</u>	<u>600</u>	
On <u>300 " boxes -</u>	<u>36</u>	<u>24</u>	
On.....			
Total amount.....	<u>1236</u>	<u>824</u>	

*Expensed Jan 1925  
Reversed - Reversed - 7072.  
Taken for 500 -*

Fruit House and Barn No. 1 being situated on Infirmary Road, One mile from  
Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

What is your title to said land? Deed - still held by father, A. C. Keesling  
What incumbrance? none. By whom held? Building owned by said  
How much land do you own on which the property to be insured is situated, and what is its value?  
five acres, worth \$..... with improvements.  
What other fire insurance? none.  
Are the premises occupied by owner? no. - Owner cares for place Old Policy #2870  
Do all the stove-pipes go direct into good brick chimneys?  
If the stove pipes pass through wooden partitions or floor, how are they secured?  
How near to wood?  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?  
Will you keep matches in a safe place?  
Do you allow smoking in barns?  
Is fire used in buildings except dwelling?  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
24 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
in sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex  
penses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.  
As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.35  
Total, \$ 13.35  
Paid - Jan. 6. 1920.  
H. S. Keesling APPLICANT.  
By M. K. H.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

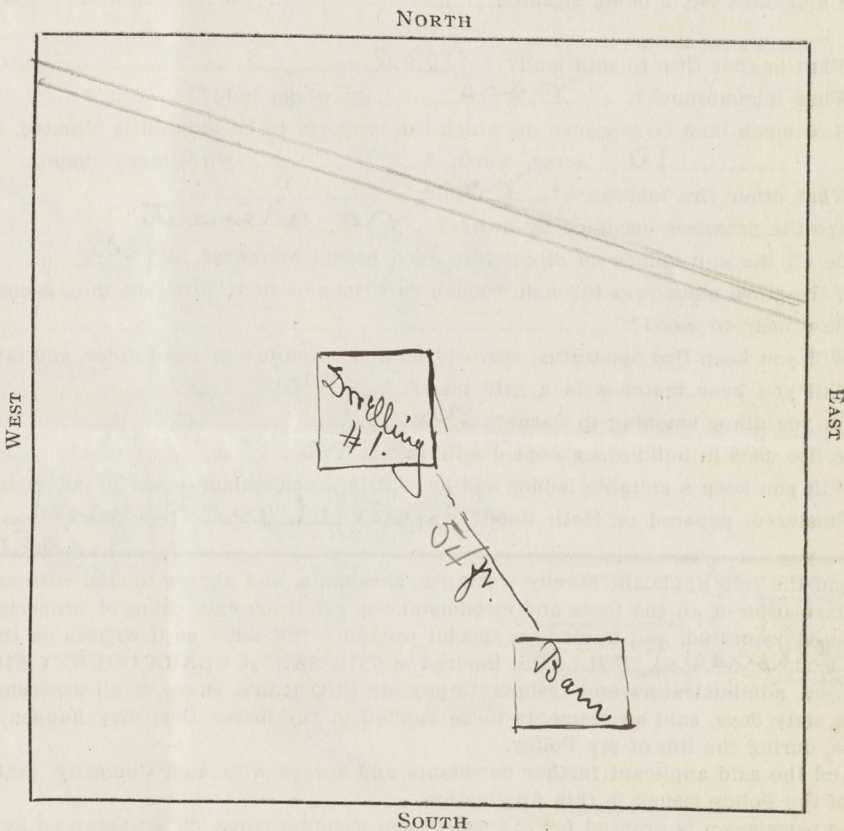
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4602.

## APPLICATION

OF

Charles E. Jackson.

Inspector

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 5 day of January 1925

Policy Fee

\$ 1.00

Rate Fee

\$ 11.50

Premium

\$ 12.50

Renewal of 2/4/88.

Inspector.

Approved

1925

President.

Secretary.



#4602.

Rate: 800 @ 20 = 1.60  
200 " 35 = .70  
2.30

## APPLICATION

Of Charles E. Jackson Superintendent Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of Five years, from the 5th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>40</u> feet, built <u>1885 or 90</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1200	800	
On wing <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>4</u> stories, <u>30</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>Notified - as sent</u>			
Total amount	1500	1000	

Expired - Jan. 5, 1925  
Renewed - 7069

House and Barn No. 1 being situated on South side of San Francisco Road  
about 3 miles North-West of Santa Clara, 1/8 of a mile from Milliken  
 House and Barn No. 2 being situated Comers, S.C.C., Cal.

- What is your title to said land? Seed.
- What incumbrance? none. By whom held? none.
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 1000 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? no, a tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered and papered, except kitchen which is wood-ceiled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of Dec 1919.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.50  
 Total, \$ 12.50

Charles E. Jackson APPLICANT.

Paid - January 9, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build-  
ings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private),  
Sheds, Shops, Storehouses, and other out-  
buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on  
\$100.

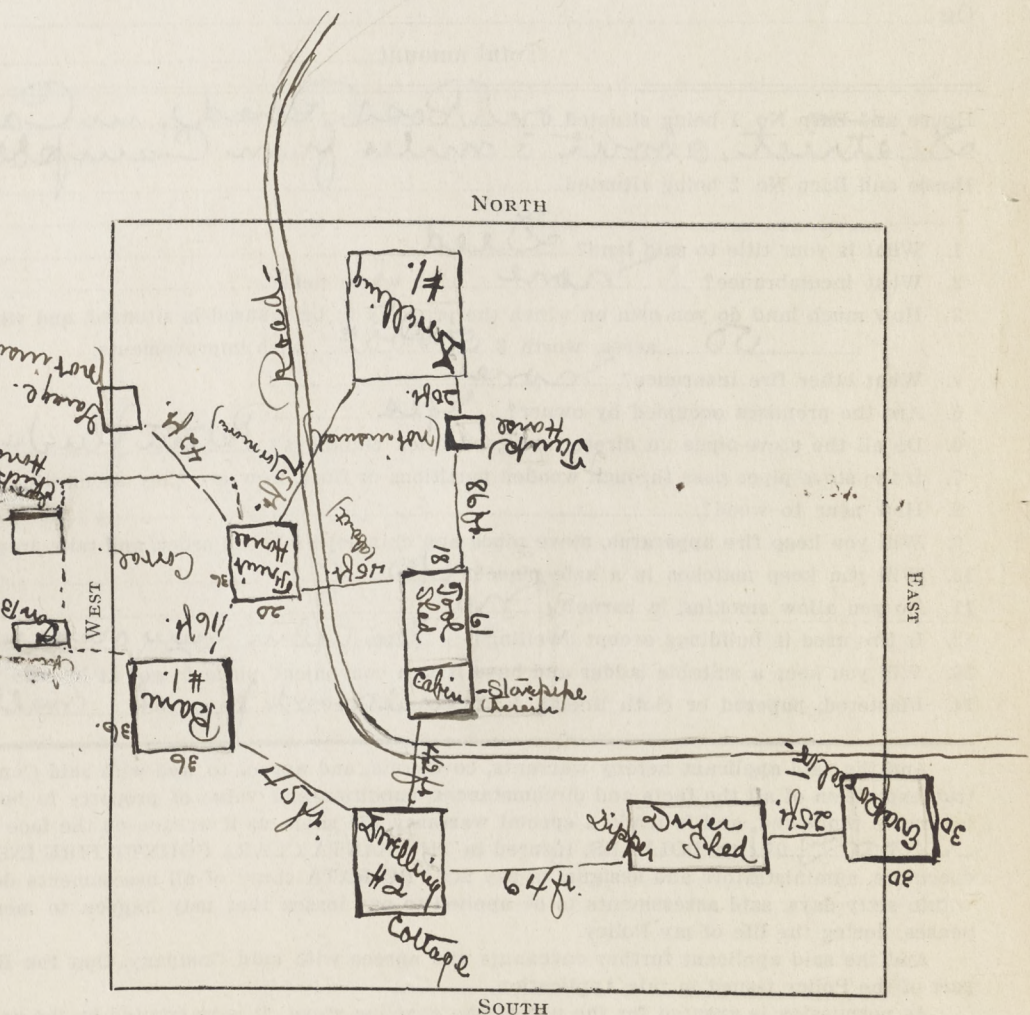
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings <sup>show</sup> on Diagram.



No 4603.

# APPLICATION

OF

Nick Nelson  
Route 2.  
Box 126.  
Post Office,

Santa Clara County, Cal.

Amount Insured	\$	2500.00
Expires	6 day of	January 1923.
Policy Fee	- \$	1.00
Rate Fee	- \$	11.25
Premium	- \$	12.25

C. D. Nelson  
Inspector.

Approved \_\_\_\_\_ Jan 5 1920 \_\_\_\_\_  
*E. B. Pettit* President.  
*Edna A. Taylor* Secretary.



82/✓

#4603.

Rate: 2500@15-3.75.

## APPLICATION

Of Nick Nelson, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty Thousand Five Hundred DOLLARS, for the term  
 of Three years, from the 6th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>50</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>King</u> roof	3000	2000	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>King</u> roof			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On <u>Piano</u>			
On <u></u>			
On <u></u>			
On <u></u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u></u>			
On Pumping Plant, \$ <u></u> , on Pump House, \$ <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
Total amount	3750	2500	

House and Barn No. 1 being situated on Ross Road, in Cambrian School District, about 3 miles from Campbell, Santa Clara Co., Cal  
 House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 50 acres, worth \$ 50000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Patent flue, - terra-cotta, cement, and iron on outside.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In cabin very occasionally. - a stovepipe.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Natural wood finish, walls and above.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500 @ 15 = 37500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.25  
 Total, \$ 12.25

Nick Nelson APPLICANT.

Paid - January 13, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

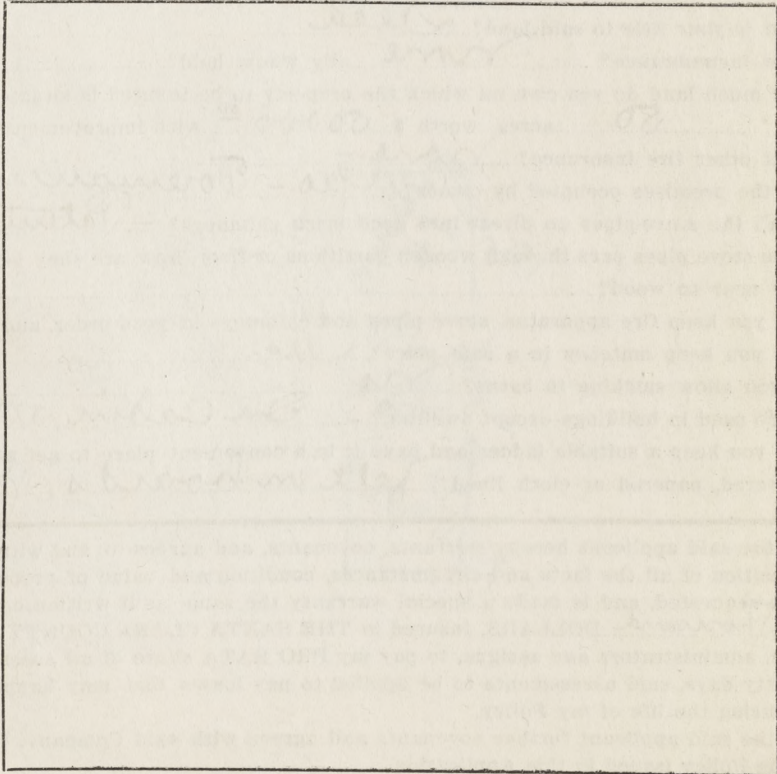
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



NORTH

SOUTH

EAST

No 4604

APPLICATION

OF

Nick Nelson  
Rate a. - Box 126  
Los Latos Post Office,

Santa Clara County, Cal.

Amount Insured \$ 4600.00

Expires 6 day of January 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 37.95

Premium - - - \$ 38.95

L. J. Nelson  
Inspector.

Approved Jan 5 1923

E. J. Pettit

President.

E. W. Taylor

Secretary.



#4604

 Rate:  $1600 @ 20 = 3.20$   
 $200 @ 50 = 1.00$   
 $700 @ 35 = 2.45$   
 $1500 @ 40 = 6.00$   
1265

## APPLICATION

Of Nick Nelson, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four thousand DOLLARS, for the term  
 of Three years, from the 6th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... cottage			
On house No. 2, 1 stories, 34 x 30 feet, built 1919, now in good repair, Shing roof	2500	1600	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1, 1 stories, 36 x 36 feet, built 1....., now in good repair, Shing roof	600	400	
On Barn No. 2			
On Tons of Hay			
On Fruit Storage House, 36 x 20 ft. -	450	300	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Tool Shed, and contents, including Wagons, Tractor, Cultivator, and other farm implements	300	200	
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On Dryer, or Tray Shed, 28 x 150 ft. - 4 Dippers -	150	100	
On 6000 fruit trays, while in Shed	1800	1200	
On Dry fruit grader, dipping out fit, Boxes, etc. - in Shed -	300	200	
On .....			
Total amount	6100	4000	

House and Barn No. 1 being situated on Ross Road, in Cambrian School Dist.  
about 3 miles from Campbell, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
50 acres, worth \$ 50,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes. - Foreman in Dwelling #2.
6. Do all the stove-pipes go direct into good brick chimneys? Patent flues.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In Cabin, attached to Tool Shed, sometimes.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Stove-pipe thin
14. Plastered, papered or cloth lined? felt on boards, papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 37.95  
 Total, \$ 38.95

38.95  
13.25  
51.20

Paid -  
January 13, 1920.

Nick Nelson APPLICANT.

21555 memo -  
 2445 Renewed.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

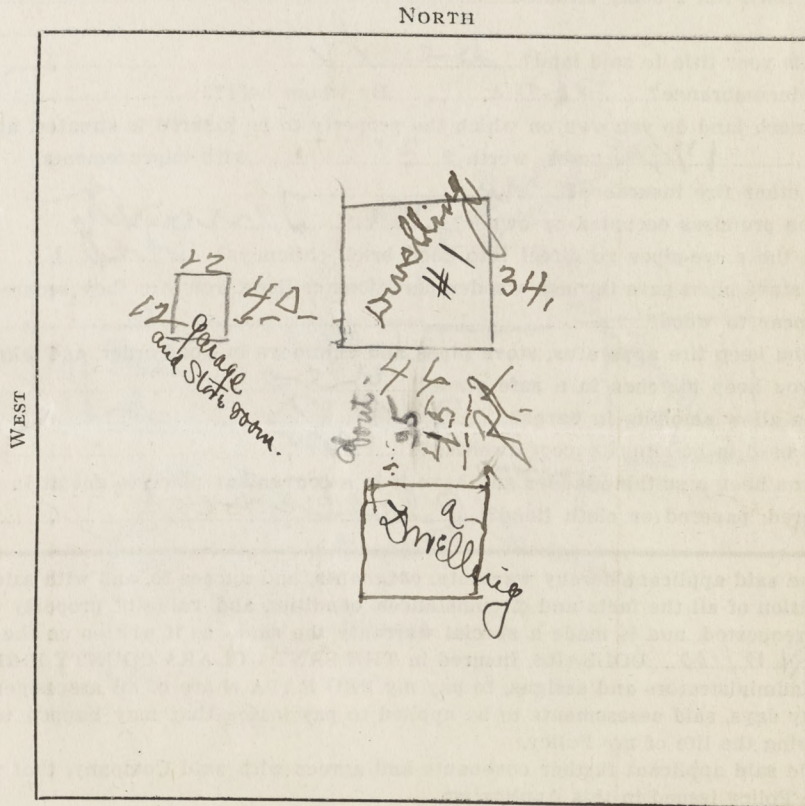
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 2605

# APPLICATION

OF

Mary L. Church.

Sanitoga Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1830 00

Expires 8 day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.80

Premium - - - \$ 14.80

C. J. Pettit

Inspector.

Approved Dec 20 1919

C. J. Pettit

President.

E. A. Taylor.

Secretary.



78 ✓

#4605.

Rate: 1800 @ 25 = 450  
30 " 35 = 10  
460. (460)

# APPLICATION

Of Mary L. Church, Sanitoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen hundred thirty DOLLARS, for the term  
of 3 years, from the 8<sup>th</sup> day of January 1920. If approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>26</u> x <u>38</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>2700</u>	<u>1800</u>	
On wing <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>No. 2</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2, <u>2</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Garage or store room, 12x12</u>	<u>60</u>	<u>30.00</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Garage or store room, 12x12</u>	<u>60</u>	<u>30.00</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>Pump House</u>			
On <u>Pump House</u>			
On <u>Pump House</u>			
On <u>Pump House</u>			
On <u>Pump House</u>			
Total amount		<u>1830.</u>	

Cancelled at request of asid.  
Jocd. Sept. 4, 1920.

House and Barn No. 1 being situated near Sanitoga. near Sanitoga.  
Mountain View Road.  
House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? no. By whom held? no
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.72 acres, worth \$ 3000. with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? no. Tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1830.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of Dec. 1919.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 13.80  
Total, \$ 14.80

Paid. - Jan. 10, 1920.

Return Premium  
\$8.30  
9-Sept-20

Mary L. Church APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

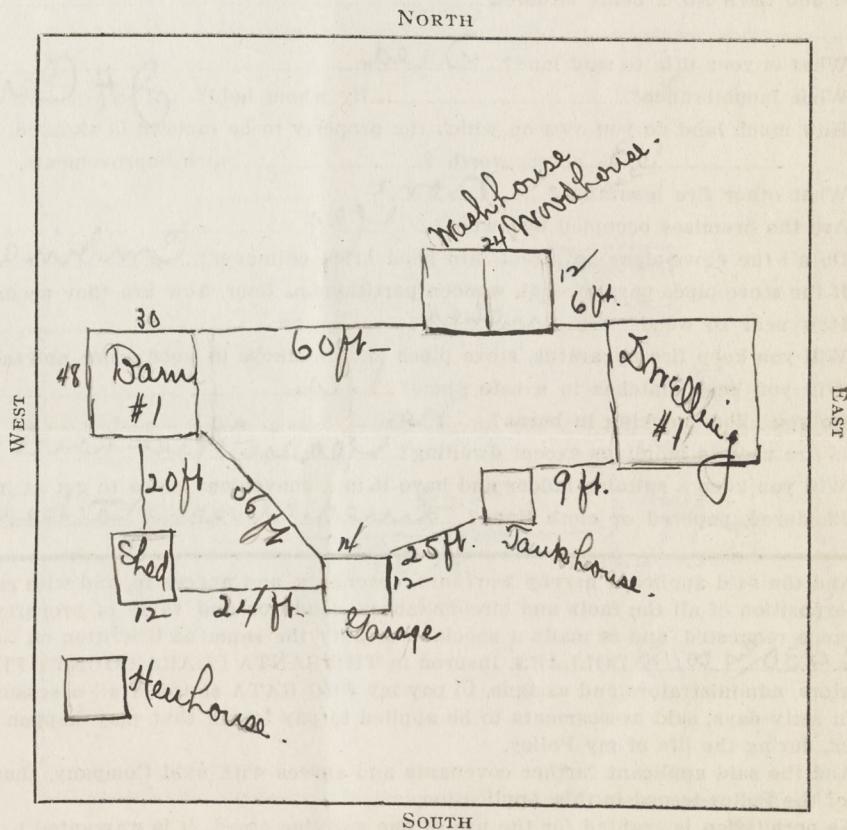
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Policy Sent to Branch*



No 4606.

# APPLICATION

OF

Mr. B. Davis Hunt  
Liberty Route B.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2430.00

Expires 8 day of January 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.65

Less R.P. Can. Re. \$ 37.15

Premium - - \$ 12.65

5.05

Renewal of 3241.  
Inspector.

Approved Jan. 8" 1920.

E. B. Davis, President.

E. B. Davis, Secretary.



94

#4606.

2264 @ 15 = 339  
166 " 30 = 49  
388

# APPLICATION

Of Mrs. B. Dorris Grant - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Four Hundred Fifty DOLLARS, for the term  
of three years, from the 8th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>40</u> x <u>54</u> feet, built <u>1907</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>2500</u>	<u>1666</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>500</u>	<u>332</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank - <u>enclosed</u> .	<u>250</u>	<u>166</u>	
On Barn No. 1, stories <u>48</u> x <u>30</u> feet, built 1, now in repair, roof	<u>250</u>	<u>166</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Wash house, patent toilet and wood house, built 1913</u>	<u>150</u>	<u>100</u>	
On <u>Shingle roof, concrete floor and foundations</u>			
On			
On <u>notified</u>			
Total amount		<u>2430</u>	

Expensed - Jan 8, 1923.  
Canceled - not rec'd.

House and Barn No. 1 being situated on Guibal Avenue, near Tucker Ave.  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? By whom held? J.H. Carl - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
63 acres, worth \$ with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Combination steel and concrete
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood? 4 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? Yes, in Wash house, Mann's patent floor.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2430 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.65  
Total, \$ 12.65

Less - \$ 7.60 - Return Prem. on  
can. Policy #3715

Paid - Jan. 10, 1920 -

B. Dorris Grant APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

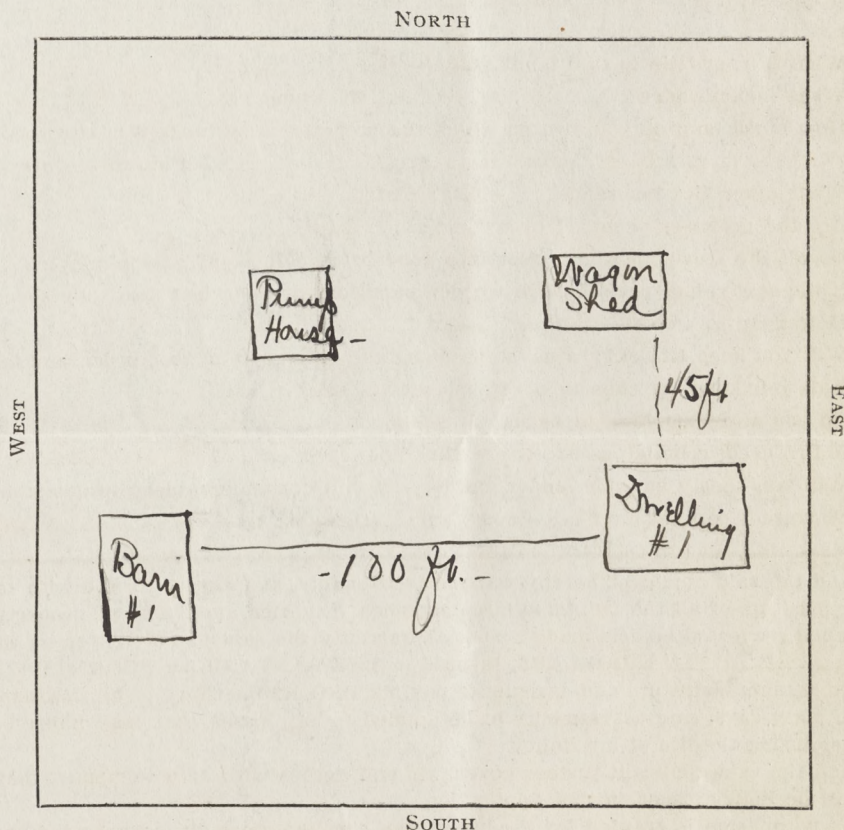
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4607

# APPLICATION

OF

George R. Lynch

Morgan Hill Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2200.00

Expires 9 day of January 1923.

Policy Fee - - - \$ 7.00

Rate Fee - - - \$ 10.80

Premium - - - \$ 11.80

Renewal of # 3244.  
Inspector-

Approved Jan 5-1923

President.

Secretary.



78 ✓

#4607.

Rate: 2000 @ 15 = 3.00  
200 " 30 = .60  
3.60.

# APPLICATION

Of Geo. R. Lynch Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Two Thousand Two Hundred DOLLARS, for the term  
of Three years, from the 9th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>50</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>1000</u>	<u>500</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>20</u> x <u>46</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay <u>      </u>	<u>100</u>	<u>50</u>	
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>2500</u> , on Pump House, \$ <u>2500</u>	<u>150</u>	<u>50</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3700</u>	<u>2200</u>	

*Approved - Jan 9, 1922.  
Canceled - Not read*

House and Barn No. 1 being situated on Lot 57, Hales addition to Morgan Hill  
- on Monterey Road. Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
18 acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2200 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of Jan 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80

Geo. R. Lynch APPLICANT.  
Paid - January 9, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

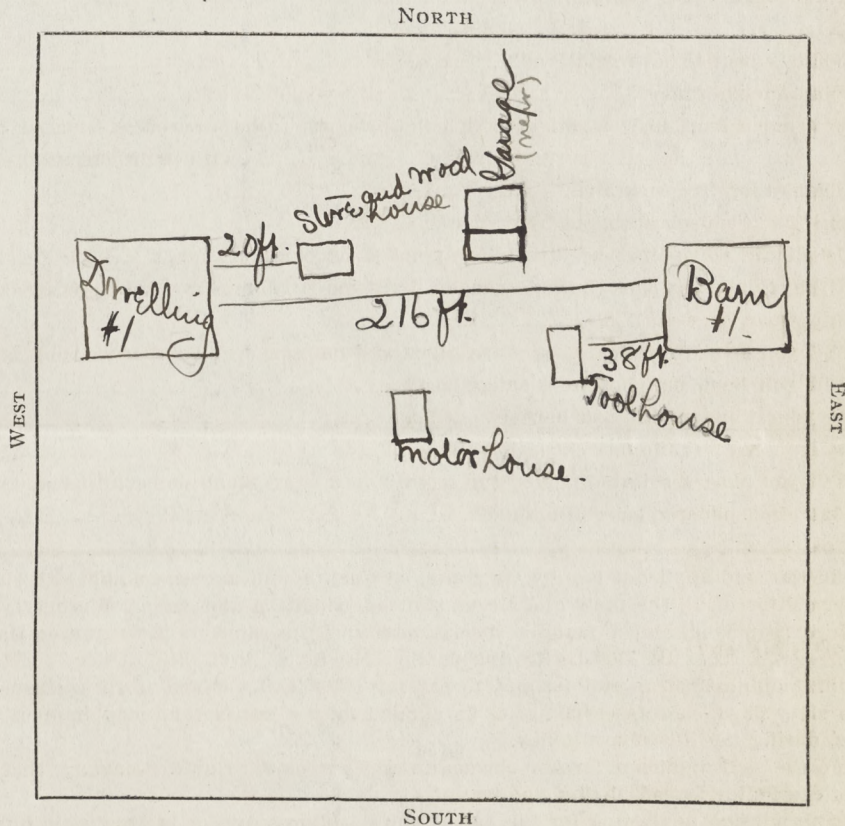
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4608.

# APPLICATION

OF

A. Rianda

Lilroy

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2550.00

Expires 9 day of January 1925

Policy Fee

\$ 1.00

Rate Fee

\$ 29.60

Premium

\$ 30.60

Renewal of 2196.

Inspector.

Approved

1925

C. J. Padgett,

President.

Ella Q. Taylor.

Secretary.



#4608.  
Date: 1/50 @ 15 = 1.72  
1400 " 30 = 42.0  
5.92

# APPLICATION

Of A. Rianda, Libroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand Five Hundred and Fifty DOLLARS, for the term  
of five years, from the 9th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>18</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>C</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>	<u>250</u>	<u>150</u>	
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories <u>90</u> x <u>82</u> feet, built <u>1914</u> , now in <u>repair</u> , <u>roof</u>	<u>2200</u>	<u>1200</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>Garage, built 1918. - 16 x 20 ft.</u>	<u>300</u>	<u>200</u>	
Total amount	<u>4250</u>	<u>2550</u>	

House and Barn No. 1 being situated about 3 miles East of Libroy, on the corner of Hurlong Ave. and Pacheco Pass Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
70 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Mann's Safety Plus
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Felt lined and painted.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2550 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Jan 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 29.60  
Total, \$ 30.60

A. Rianda APPLICANT.  
Paid - Jan. 7, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

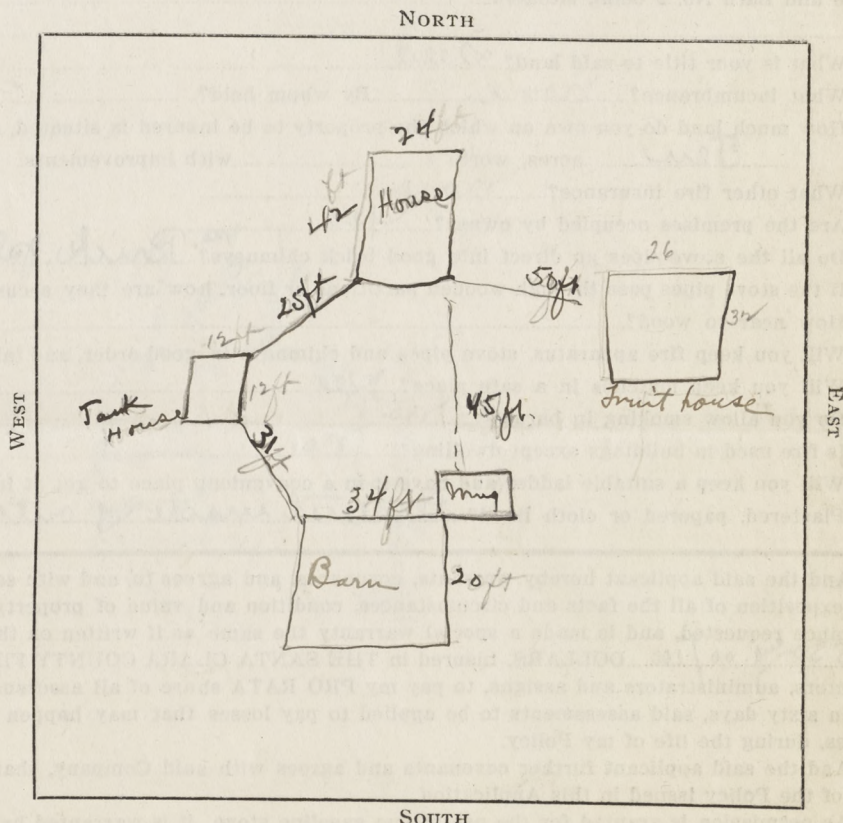
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1609

## APPLICATION

OF

Mrs. Vera *Shurim*

Mountain View Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ 3530.00

Expires 9 day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 22.30

Less R.R. in Cam. Pa. 12-12 - \$ 3.60

Premium - - - \$ 19.50

*Ranney Job*  
Inspector.

Approved *Jan 10 1923*

*E. A. Taylor*  
President.

*E. A. Taylor*  
Secretary.



# APPLICATION

756  
APPLICATION  
Mrs. Erica  
Of Jose Churin, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Two Hundred and Thirty - DOLLARS, for the term  
of Three years, from the ninth day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, <sup>Just completed</sup> 1 stories <sup>24 x 42 feet</sup> , built 1919, now in repair, <sup>high</sup> roof } On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof }	4000-	2500	
On ..... On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	750	500	
On ..... On Piano ..... On ..... On ..... All while contained in dwelling No. 1 - On Windmill and Tank <sup>and tank house, 12x12 ft -</sup> On Barn No. 1, ..... stories, <sup>24 x 30 feet</sup> <sup>and shed -</sup> built 1....., now in ..... repair, ..... roof On Barn No. 2.....	500 300	330 200	
On ..... Tons of Hay..... On ..... On ..... Horses ..... On ..... Horse Wagon ..... On ..... Horse Spring Wagon..... On ..... Horse Buggy ..... On ..... Horse Phaeton ..... On ..... On Harness and Robes ..... All while contained in Barn No. .... On Pumping Plant, \$....., on Pump House, \$..... On ..... On ..... <div style="text-align: center;"><i>Expend - Jan 7, 1923 - Reversed - #6098.</i></div> Note: Insurance on furniture not effective until same is moved into new dwelling - (next week) Total amount.....			
		3530.	

House and Barn No. 1 being situated on Bryant Avenue, in Emerson Tract  
Near Mountain View, Santa Clara Co., Cal.

1. What is your title to said land? *Seed*
2. What incumbrance? *none* By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
*Ten* acres, worth \$..... with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owner? *Yes*
6. Do all the stove-pipes go direct into good brick chimneys? *Yes, Brick, plastered.*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*
10. Will you keep matches in a safe place? *Yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *no*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*
14. Plastered, papered or cloth lined? *Plastered inside ~~no~~ outside.*

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3530.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....9.....day of January 1920.....

Policy Fee, \$ 1.00

Rate Fee, \$ 22.10

Total, \$ 23.10

220 - 3.60  
216.40

P. 19.50

Rating Prem  
on car Policy #3712.

~~Econ. Luis~~ APPLICANT.  
Vica Churris

Paid. - January 15, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

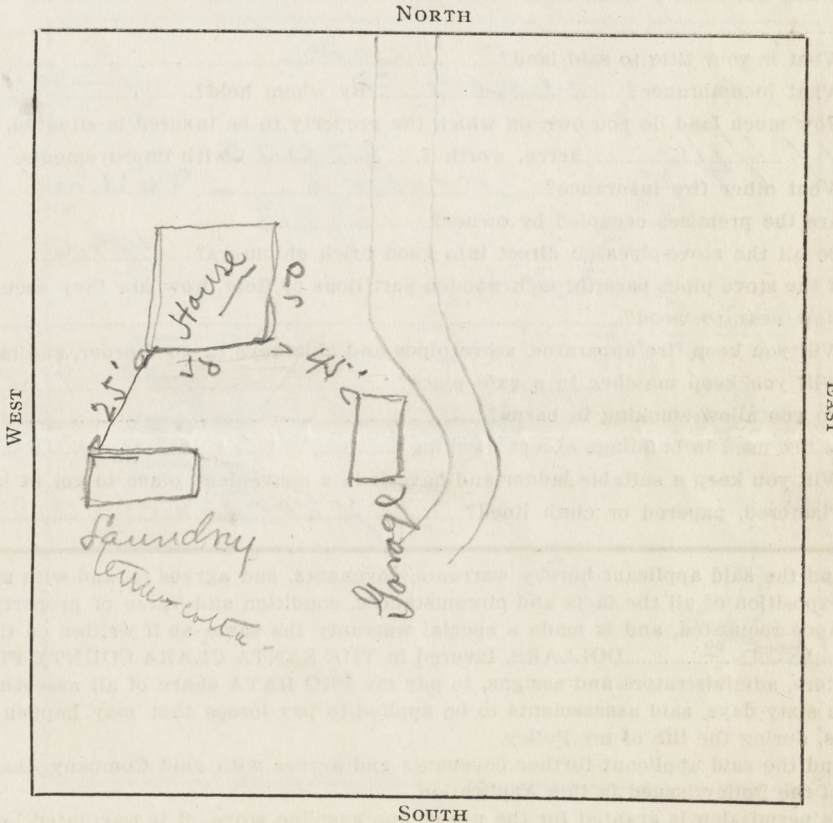
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4610.

## APPLICATION

OF

*N E Waller*

*Mu Zeev* Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4500.

Expires 9 day of January 1923.

Policy Fee

\$ 1.00

Rate Fee

\$

33 75

Premium

\$

34.75

*Geo. L. Culver*

Inspector.

Approved

1920

*Edw. J. Taylor*

President.

*Edw. J. Taylor*

Secretary.



74 ✓

# 4610.

Rate: 4500@25 = 11.25

# APPLICATION

Of R E Waller - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Five hundred DOLLARS, for the term  
of 3 years, from the 9th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>50</u> x <u>50</u> feet, built <u>1920</u> , now in <u>new</u> repair, <u>roof</u> } <u>900.00</u>		<u>4500</u>	
On wing <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u> }			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>Total amount</u>		<u>4500</u>	

House and Barn No. 1 being situated on Springer Rd about 2 miles from Mountain View, Santa Clara Co. Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 11 1/4 acres, worth \$ 22000 with improvements.
4. What other fire insurance? none - Will be.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? yes in laundry as a plot
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered and stuccoed

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of Jan 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 33.75  
Total, \$ 34.75

R E Waller APPLICANT.

Paid - January 19, 1920



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

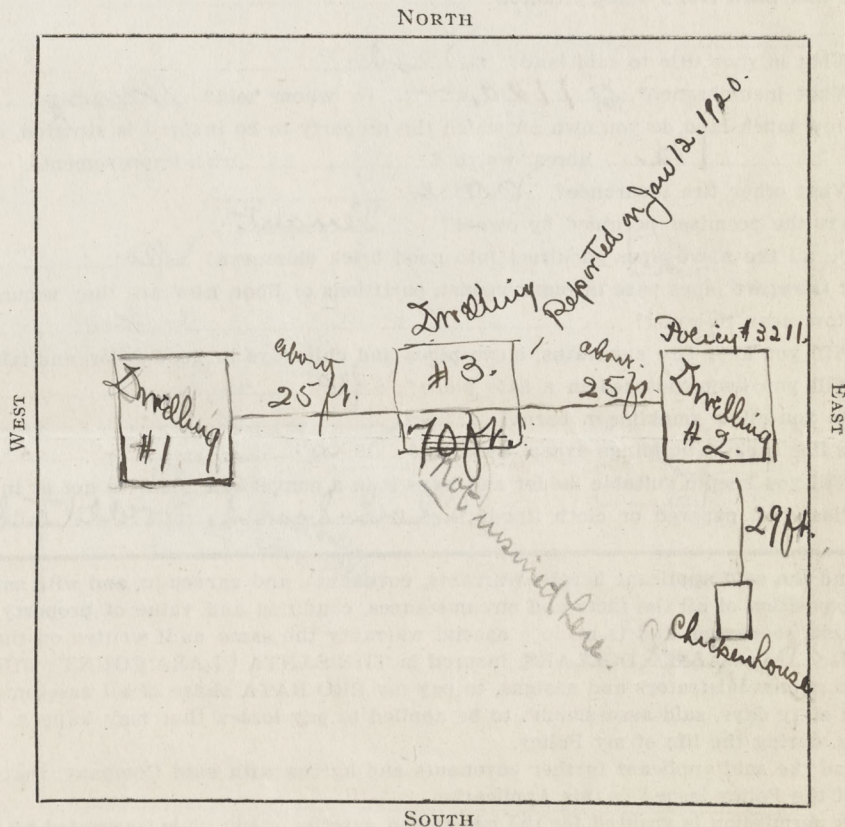
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4611.

# APPLICATION

OF

Mrs. Juanita Seguiro.

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 900.00

Expires 16 day of January 1925.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 6.75

Premium - - - \$ 7.75

Renewed, Renewal #2497  
H. A. Frick Inspector

Approved Jan. 8" 1924

G. J. Pettit. President.

W. O. Taylor. Secretary.



#4611. Rate: 900 @ 15 = 135  
APPLICATION Rate changed to 25% (Jan. 1920)

75 ✓  
Of Mrs. Fortunata Segnori, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of \$900.00 Nine Hundred DOLLARS, for the term  
of Five years, from the Fifth day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>40</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1350</u>	<u>900</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>1350</u>	<u>900</u>	

House and Barn No. 1 being situated on Church St., near Mountain View,  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.  
2. What incumbrance? \$1100. By whom held? Mary Senza.  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/2 acres, worth \$        with improvements.  
4. What other fire insurance? none.  
5. Are the premises occupied by owner? Tenant.  
6. Do all the stove-pipes go direct into good brick chimneys? Yes.  
7. If the stove pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
10. Will you keep matches in a safe place? Yes.  
11. Do you allow smoking in barns? no.  
12. Is fire used in buildings except dwelling? no.  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
14. Plastered, papered or cloth lined? Cloth-lined, well-tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Nine Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7<sup>th</sup> day of Jan. 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 67.31  
Total, \$ 68.31

additional Premium: \$4.50

Paid, Jan. 19, 1920.

Fortunata Segnori APPLICANT.  
Cross, Hef, Frick

Paid. - Jan. 8, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

### NOTICE TO

On diagram  
sured, and all  
feet; say just  
occupied for, a  
figures between  
on Diagram.

Mountain View,  
Cal.  
Jan. 12, 1920

Miss Taylor, Sec. of  
Mutual Fire Insurance Co.,  
Santa Clara Co.

I did not think to state in  
sending Application for  
renewal, that Mrs Seguros  
had built an other house  
between her two former  
houses, leaving a space of  
about 25. ft between the  
houses. all owned by Mrs  
Seguros. and middle one is  
occupied by herself. Think all  
are ~~occupied~~ insured in your  
Company. Resp. H.A. Frick

newly  
as out bldg.

broashed.

SOUTH

EAST

Mill  
and Tank  
30 ft.  
elling

## EXPOSURES.

An out building, except a barn or stable, in  
which no fire is used, is not an exposure to a  
dwelling; but a barn or stable is an exposure  
to a dwelling, and a dwelling is an exposure to  
a barn or a stable.

When two or more buildings, adjoining or  
adjacent, are occupied by the same person for  
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

No 4612

# APPLICATION

OF

Mrs. Ella Watson Rianda

Lilroy

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1100.00

Expires 11 day of January 1925

Lic Fee - - - \$ 1.00

Rate Fee - - - \$ 14.10

Premium - - - \$ 15.10

Renewal of \$2500.

Inspector.

proved Jan 10" 1920.

E. J. Riddle

President.

Ella A. Taylor

Secretary.



Of Mrs. Furtanata Segnora, - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of \$900.00 Nine Hundred DOLLARS, for the term  
of Five years, from the Tenth day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>40</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>Single</u> roof	1350	900	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing			
Ware and Provision			
On			
On Piano			
On			
On			
On			
All while contained			
On Windmill and T			
On Barn No. 1,			
On Barn No. 2			
On Tons of B			
On			
On Horses			
On Horse Wag			
On Horse Spr			
On Horse Bug			
On Horse Pha			
On			
On Harness and Robes			
All while contained in			
On Pumping Plant, \$			
On			
On			
On			
On			

House and Barn No. 1 bei  
Santa Clara

House and Barn No. 2 bei

1. What is your title to s

2. What incumbrance?...

3. How much land do you

1 1/2

4. What other fire insura

5. Are the premises occup

6. Do all the stove-pipes

7. If the stove pipes pass t

8. How near to wood?

9. Will you keep fire appa

10. Will you keep matches

11. Do you allow smoking in

12. Is fire used in buildings

13. Will you keep a suitable

14. Plastered, papered or cl

900

Fiert.

Yes.

And the said applicant he... and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Nine Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7th day of Jan. 1920

Policy Fee, \$ 1.00

Rate Fee, \$ 673

Total, \$ 7.75

additional Premiums:

\$4.50

Paid, Jan. 19, 1920.

Furtanata Segnora

Cross, Het, Frick

APPLICANT.

Paid. - Jan. 8, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

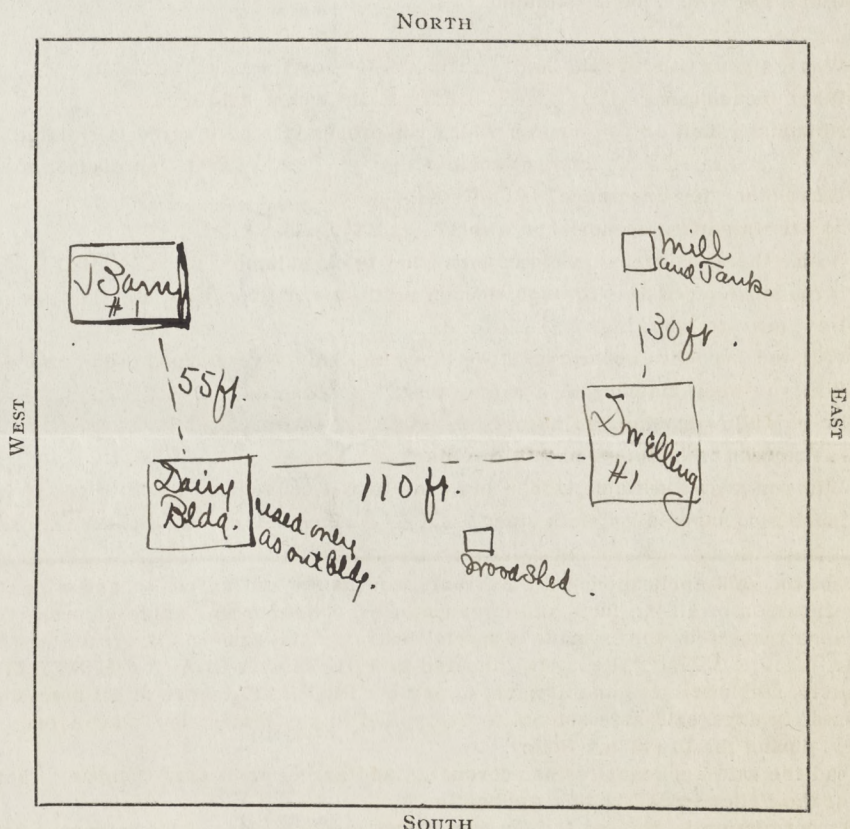
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4612

APPLICATION

OF

Mrs. Ella Watson Randa

Lilroy Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1100.00  
Expires 11 day of January 1925  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 14.10  
Premium - - - \$ 15.10

Renewal of \$2500.  
Inspector.  
Approved Jan 10" 1925.  
E. A. Taylor, President.  
Ella A. Taylor, Secretary.



12/42500

#4612.

Rate:  $400 @ 18 = 72$   
 $700 @ 30 = 210$   
282

# APPLICATION

Of Ella Watson Rianda, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven Hundred DOLLARS, for the term  
of Five years, from the 11th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>26 x 48</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	800	400	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <u>30 x 136</u> feet, built 1, now in repair, roof	750	500	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ on Pump House, \$			
On <u>Dairy Bldg. - or Out Bldg. (not used as Dairy)</u>	300	200	
On			
On			
On			
Total amount	1850	1100	

*Exp. paid -  
Renewed - 7076.*

House and Barn No. 1 being situated on Pacheco Pass Road, about 3 miles East of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- Seed.
- What is your title to said land?
  - What incumbrance? By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value?  
5.6 acres, worth \$ with improvements.
  - What other fire insurance? none.
  - Are the premises occupied by owner? Tenant.
  - Do all the stove-pipes go direct into good brick chimneys? Tura-cotta.
  - If the stove pipes pass through wooden partitions or floor, how are they secured?.
  - How near to wood?
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
  - Will you keep matches in a safe place? Yes.
  - Do you allow smoking in barns? no.
  - Is fire used in buildings except dwelling? no.
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
  - Plastered, papered or cloth lined? Cloth-lined, latched and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1920.

Policy Fee, \$ 4.00  
Rate Fee, \$ 14.10  
Total, \$ 15.10

Ella Watson Rianda APPLICANT.

Paid - Jan. 8, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

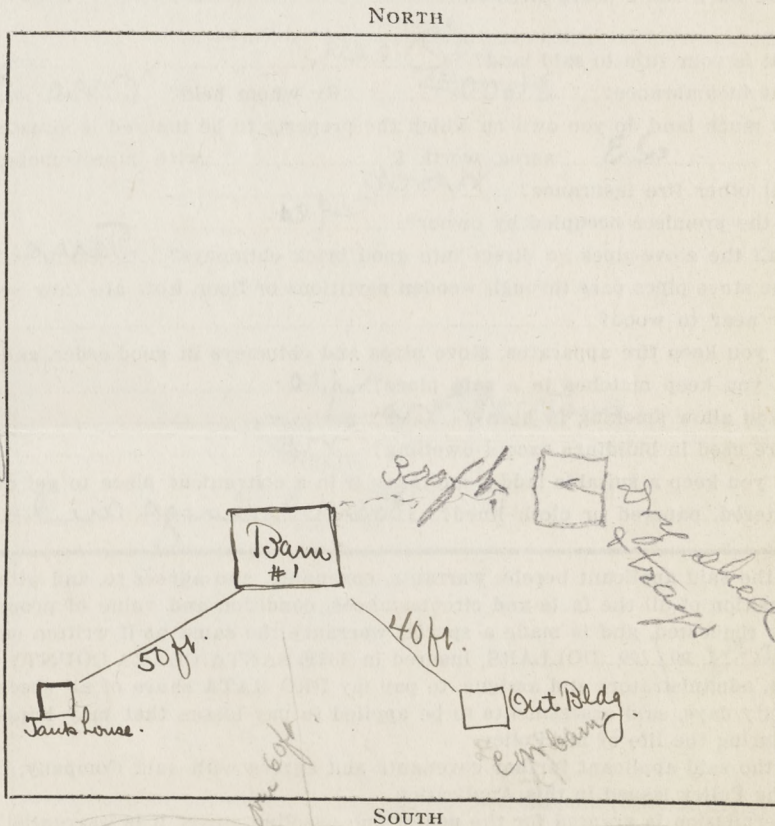
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



EAST

No. 4613

# APPLICATION

OF

Anton Pearson  
 1014 Route a.  
 Los Gatos Box 107  
 Post Office,  
 Santa Clara County, Cal.

Amount Insured \$ 14,200.00

Expires 11 day of January 1923,

Policy Fee - - \$ 1.00

Rate Fee - - \$ 13.85

Premium - - \$ 14.85

Inspector.

Approved Jan. 10 1920

President.

Secretary.



80 ✓

#4613.

Rate: 1200 @ 33 = 396.  
220 " 30 = 66.  
462

# APPLICATION

Of Anton Pearson Los Gatos Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Fourteen Hundred and Twenty — DOLLARS, for the term

of Three years, from the 11th day of January 1920, if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance or property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	100	50	
On .....			
On Piano .....	120	50	
On .....			
On .....			
On .....			
All while contained in dwelling <u>Rooms in Barn bldg.</u>			
On Windmill and Tank <u>house, and Pumping Plant</u>	210	140	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>44</u> feet, built 19 <u>12</u> , now in <u>good</u> repair, <u>Shing</u> roof	900	600	
On Barn No. 2 <u>(Part used as dwelling)</u>			
On <u>10</u> Tons of Hay		100	
On .....			
On <u>2</u> Horses	300	200	100
On <u>1</u> Horse Wagon <u>(3 ton)</u> <u>and 1 2 ton fruit truck</u>	90	60	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$..... on Pump House, \$.....			
On <u>Shed, 30 x 20 ft.</u>	75	50	
On <u>350 fruit trays</u> (new), while in or near shed -	350	90	
On .....			
On <u>Out Building, 18 x 42 ft.</u> - built 19 <u>13</u> - <u>Shingle</u> roof	120	80	
Total amount	2265	1420	

House and Barn No. 1 being situated on the North side of Bryan Road on Lot 7 of Branham Oaks Subdivision, extending to Jarvis Ave., in  
House and Barn No. 2 being situated Valley View School Dist., S. E. Co., Cal.

1. What is your title to said land? Deed.
2. What incumbrance? 3600.00 By whom held? Mrs. Branham.
3. How much land do you own on which the property to be insured is situated, and what is its value? 23 acres, worth \$..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta thru wall.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Board ceilings and inside walls.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1420 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.85  
Total, \$ 14.85

Anton Pearson APPLICANT.

Paid - January 15, 1920.

200 men may  
150 boxes

1234 removed  
186 men



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

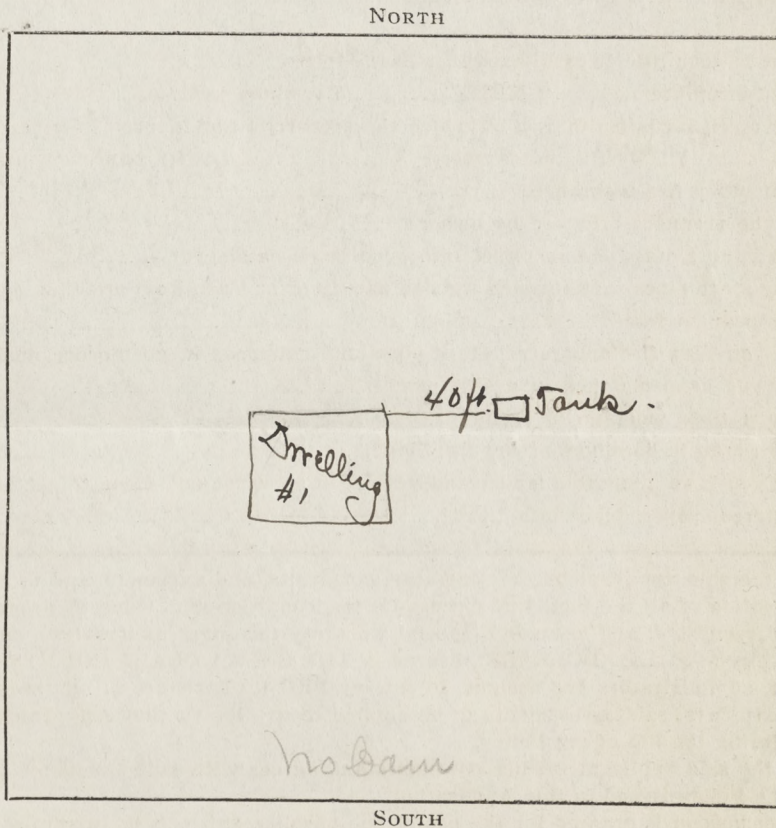
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 46124

## APPLICATION

OF

*E. Krieg,*  
*Eupentio*

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 500.00

Expires 12 day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 1.50

Less Return on Cash Paid - 2.50

Premium - #3.50 \$ 1.70

*J. J. Michael,*  
Inspector.

Approved

1920.

*E. J. Taylor,*  
President.

*E. J. Taylor,*  
Secretary.



12/

#4614.  
APPLICATION

Rate: 500 @ 15 = .75

Of J. J. Krieg Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred DOLLARS, for the term  
of two years, from the 12th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rat
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	750	500	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.....			
On Windmill and Tank.....			
On Barn No. 1,..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On .....			
On..... Horses .....			
On..... Horse Wagon .....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy .....			
On..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		500	

Expired - Jan. 12, 1922.  
Renewed - 5562.

House and Barn No. 1 being situated on the Wolf Road, about 3 1/2 miles from Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$..... with improvements.....
4. What other fire insurance? none Insured in another Company.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? 2 brick flues - An oil burner is used in cook stove.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Board finished, inside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance, requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Jan. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.50  
Total, \$ 2.50

Less - \$7.88 Return on cash of prev. from #3556.  
J. J. Krieg APPLICANT.

Paid - January 19, 1920.

Being cancelled and \$500 added to fire.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

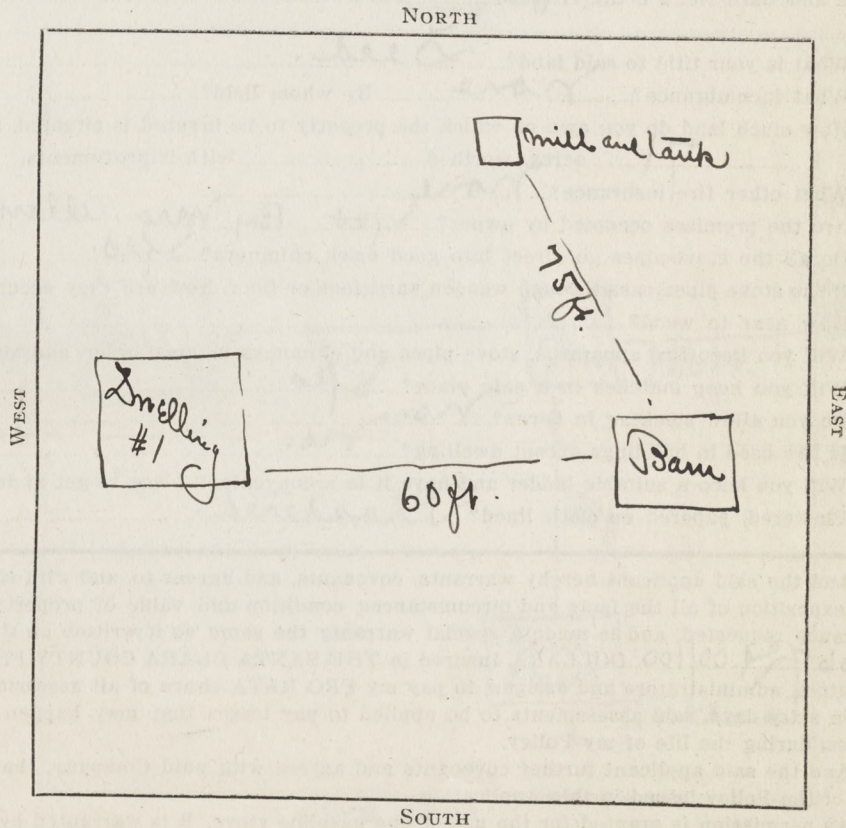
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4615.

# APPLICATION

OF

L. E. Ferre

Campbell Rate 315

Santa Clara County, Cal.

Amount Insured \$ 2667.00

Expires 13 day of January 1928.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 14.40

Premium - - \$ 15.40

Renewed #3247.

Approved Jan. 8" 1928.

W. B. Pettit.

President.

Ellen A. Taylor.

Secretary.



#4615.  
APPLICATION

Date: 2/3/20 @ 15 = 3.20  
533 " 30 = 1.60  
4.80

Of L. G. Le Ferre, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-six Hundred and Sixty-seven DOLLARS, for the term  
of Three years, from the 13th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance of  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>2</u> stories, <u>40</u> x <u>40</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>Shing</u> roof	3000	2000	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	200	134	Cancelled - June 14, 1920.
On ..... On Piano ..... On ..... On ..... On ..... All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> story, <u>42</u> x <u>30</u> feet, built 1 ....., now in <u>good</u> repair, <u>Shing</u> roof	800	533	
On Barn No. 2			
On ..... Tons of Hay			
On ..... On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On ..... On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On ..... On ..... On ..... On .....			
Total amount	4000	2667	

House and Barn No. 1 being situated on East side of Moor Avenue, 1/4 of a mile North of Pollard Road, Santa Clara Co., Cal. 2533  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
7 acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes. By my Allen, who is purchasing property.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2667 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.40  
Total, \$ 15.40

\$2665 return premium  
Pd. Sept 10, 1920.

L. G. Le Ferre APPLICANT.

Paid. Jan. 7, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

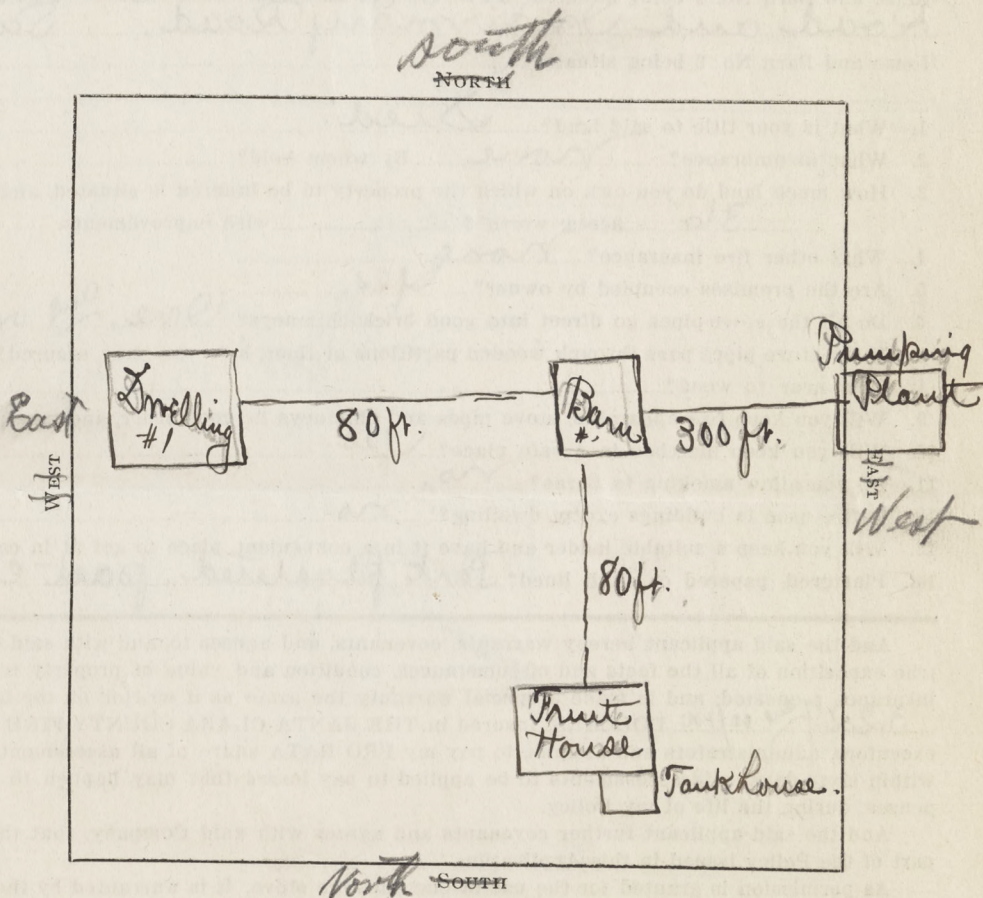
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4616.

# APPLICATION

OF

Mrs. A. K. Blaine  
Hamilton Ave.  
Campbell 91A.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3227.00

Expires 13 day of January 1923.

Policy Fee - \$ 1.00

Rate Fee - \$ 22.75

Premium - \$ 23.75

Return on Cash 1.50

W. W. Richter

Inspector.

Approved L. A. 15" 1920.

President.

Secretary.



79

#4616

Rate:  $\frac{14.00}{1827} \times 15 = \frac{2.10}{36} = \frac{5.48}{7.58}$

280  
7.58

# APPLICATION

Of Mrs A. K. Blaine, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand Two Hundred Twenty Seven DOLLARS, for the term  
of Three years, from the 13th day of January 1920 if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>20</u> x <u>22</u> feet, built 1____, now in <u>good</u> repair, <u>Shing</u> roof	<u>1200</u>	<u>800</u>	
On <u>Porch</u> <u>1</u> stories x _____ feet, built <u>1920</u> , now in _____ repair, " _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>950</u>	<u>600</u>	
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, _____ stories, <u>18</u> x <u>26</u> feet, built 1____, now in <u>good</u> repair, <u>Shing</u> roof	<u>250</u>	<u>160</u>	
On Barn No. 2 _____	<u>100</u>		
On <u>5</u> Tons of Hay	<u>100</u>	<u>40</u>	
On _____			
On _____ Horses			
On _____ Horse Wagon			
On _____ Horse Spring Wagon			
On _____ Horse Buggy			
On _____ Horse Phaeton			
On _____			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, <u>Engine</u> and, on Pump House, \$ _____	<u>1200</u>	<u>800</u>	
On <u>Fruit House</u> <u>and</u> <u>Sheds</u> <u>60</u> x <u>65</u> ft. - <u>Tank house attached</u>	<u>700</u>	<u>465</u>	
On <u>1500</u> <u>bags</u> - <u>old</u> - <u>white</u> in <u>F.H.</u> and <u>Sheds</u>	<u>600</u>	<u>380</u>	
On <u>300</u> <u>boxes</u> - <u>old</u>	<u>60</u>	<u>30</u>	
On <u>1</u> <u>grades</u>	<u>50</u>	<u>32</u>	
Total amount	<u>5110</u>	<u>3227</u>	

Exp. paid - Jan. 13, 1923.  
Renewed #6172.

notified mee

House and Barn No. 1 being situated on Hamilton Avenue, between Meridian Road and Infirmary Road. Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 3.6 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? One and one patent blue double gal. iron
7. If the stove pipes pass through wooden partitions or floor, how are they secured? one has a collar with air space. By a ventilator
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Part plastered, part ceiled and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3227 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Jan. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 22.75  
Total, \$ 23.75  
Less - 1.50 - Return on prev. cancelled Mrs A K Blaine APPLICANT.  
Paid - Jan. 15, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

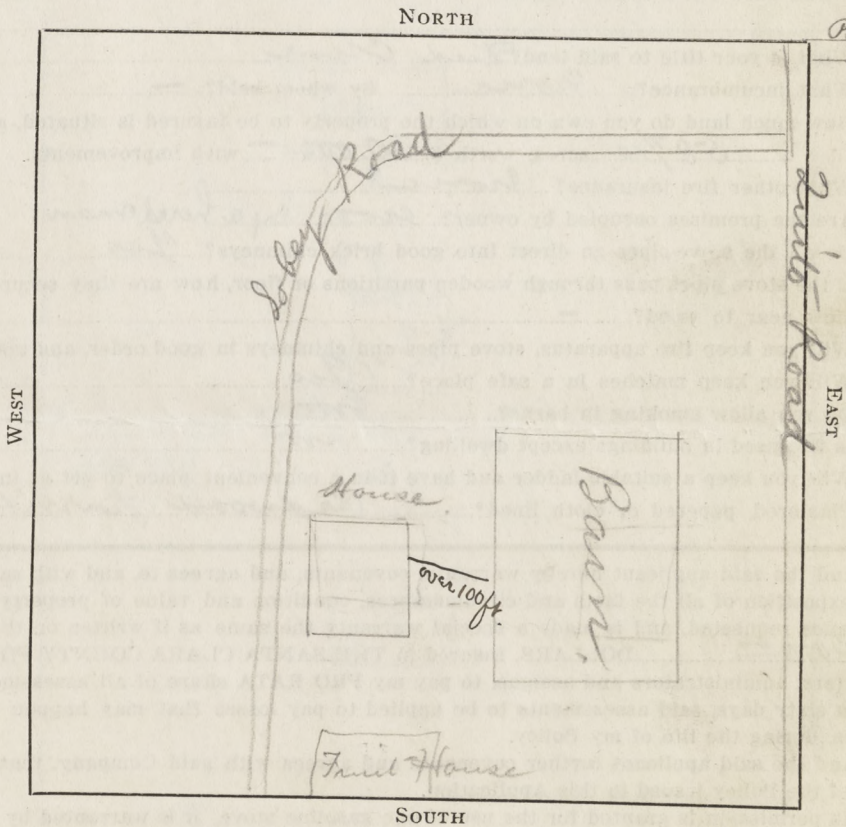
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4617.

APPLICATION

OF

Dr. A. L. Lohrey,  
Los Angeles, Cal.  
Box 115,  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1400.00

Expires 13 day of January 1923,

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.90

Premium - - - \$ 10.90

H. E. Brandenburg,  
Inspector.

Approved Jan 15 1920.

President.

Secretary.



80 ✓

# 4617.

Rate: 600 @ .15 = .90  
800 @ .30 = 2.40  
3.30

# APPLICATION

Of A. L. Sobey, Los Gatos

Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by fire, for the sum of Fourteen Hundred DOLLARS, for the term of Three years, from the 13th day of January 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>1</u> stories, <u>34</u> x <u>28</u> feet, built <u>1898</u> now in <u>good</u> repair, <u>shingle</u> roof	<u>9.00</u>	<u>6.00</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>50</u> x <u>50</u> feet, built <u>1</u> <u>      </u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>6.00</u>	<u>4.00</u>	
On Barn No. 2 <u>      </u>			
On <u>2 1/2</u> Tons of Hay <u>      </u>	<u>60</u>	<u>20</u>	
On <u>      </u>			
On <u>1</u> Horses <u>      </u>	<u>50</u>	<u>30</u>	
On <u>4</u> Horse Wagon - <u>almost new</u>	<u>1.50</u>	<u>1.00</u>	
On <u>2</u> Horse Spring Wagon <u>Power Spray outfit</u>	<u>3.00</u>	<u>2.00</u>	
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>1</u> <u>Coach</u> <u>      </u>	<u>75</u>	<u>50</u>	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>213.50</u>	<u>140.00</u>	

House and Barn No. 1 being situated on Sobey Road about 1/2 miles from Santa Clara Co. Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Good Clear
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
58 3/4 acres, worth \$ 30,000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? No by a hired man.
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Redwood partitions

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$ 1400.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of Jan 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.90  
Total, \$ 10.90

Paid - Jan. 17, 1920

A. L. Sobey APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

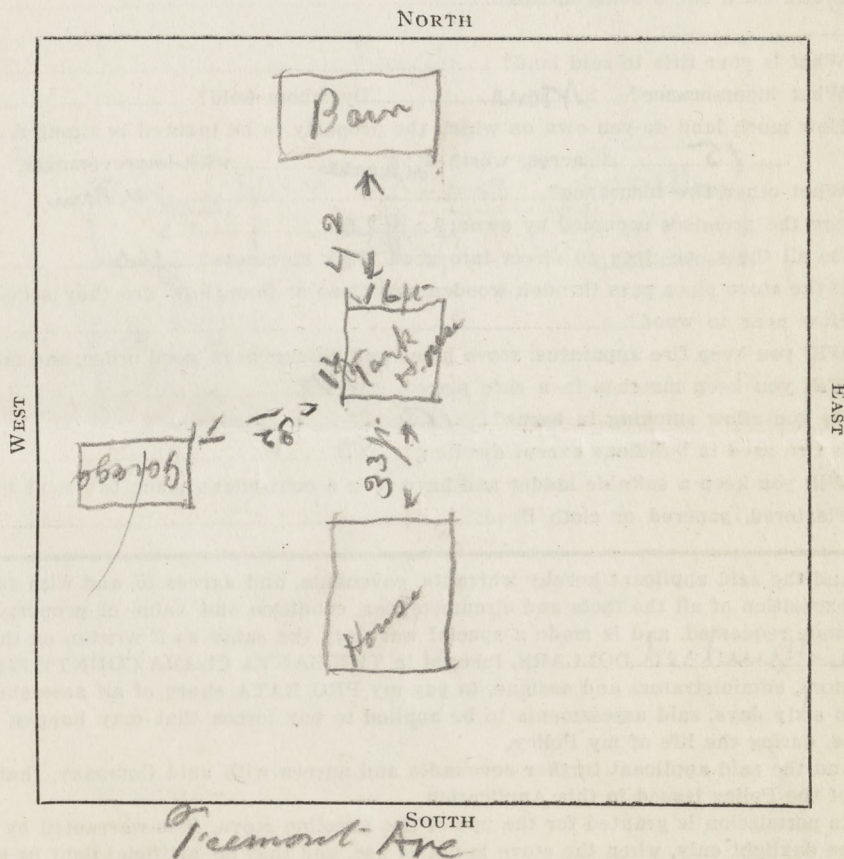
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4618.

## APPLICATION

OF

*J. Charles Kircher*

*Mountain View Post Office,*

Santa Clara County, Cal.

Amount Insured

\$ 300.00

Expires 14 day of January 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 1.35

Premium

\$ 2.35

Inspector.

Approved

*Jan. 15, 1920*

President.

Secretary.



84 ✓

#4618.

Rate: 300 @ .15 = 45

300 @ 20 = 60

75.0

2.50

# APPLICATION

Of J. Chas. Kircher, - Mountain View Postoffice, Santa Clara County, Calif.,

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of ( \$ 300 ) Three Hundred DOLLARS, for the term

of 3 years, from the 14 day of January 1920 if approved by the Company

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On <del>Windmill</del> and Tank - <u>house</u> <u>16 x 16 ft.</u>	500	300	
On Barn No. 1, _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		300	

Insured Jan. 14, 1923

Renewed # 6103

House and Barn No. 1 being situated on Fremont Ave., about 3 1/2 miles from Mountain View, Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ on house with improvements.
4. What other fire insurance? Amusement, Kalamazoo, or Barn - Traps under #5012 -
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? \_\_\_\_\_

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.35  
Total, \$ 2.35

Paid Jan. 17, 1920.

J. Chas. Kircher APPLICANT.



No. 4619

# APPLICATION

OF

J.P. Mungen.  
880 East Williams St.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3250.00  
Expires 15 day of January 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 14.60  
Premium - - - \$ 15.60

Renewal of # 4307  
Inspector.  
Approved Jan. 15" 1920  
E. S. Pettit  
President.  
Ella A. Taylor.  
Secretary.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

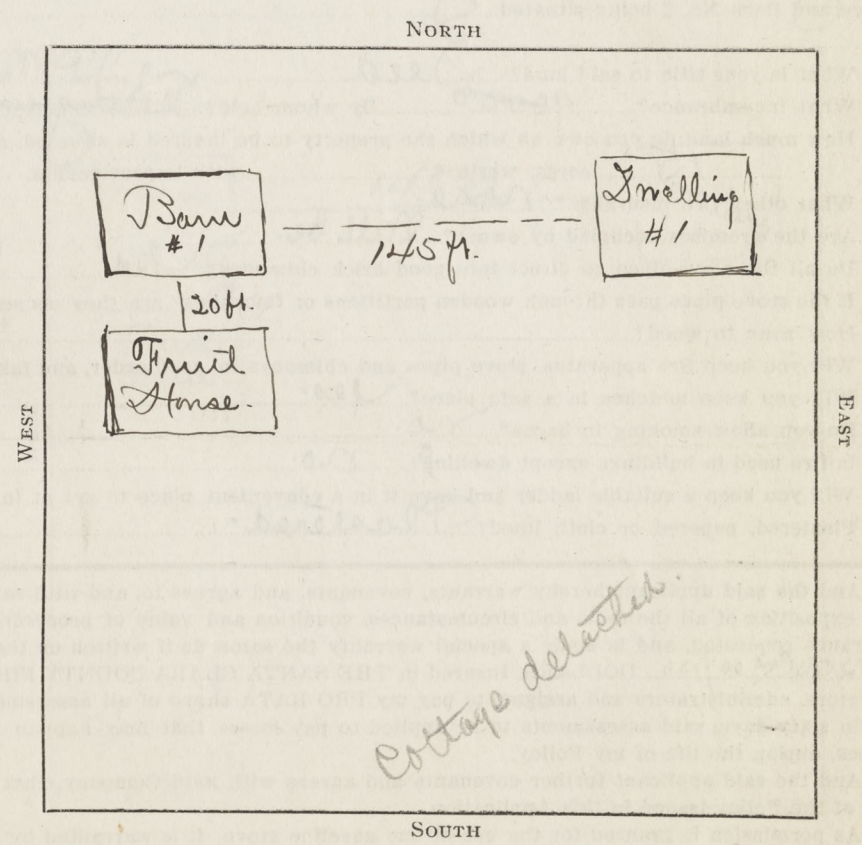
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





82/11

#4619.

Date: 3250 @ 15-487

# APPLICATION

J.P. Munger,

San Jose

Postoffice Santa Clara County, Calif.,

SAN JOSE, CAL.,

Apr 22 1921

Having purchased of J.P. Munger the property described in Policy No. 4619 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said J.P. Munger I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

John P. Munger

Cancelled May 23, 1921

All while contained in dwelling No. One.  
On Windmill and Tank  
On Barn No. 1, stories, x feet, built 1, now in repair, roof  
On Barn No. 2  
On Tons of Hay  
On Horses  
On Horse Wagon  
On Horse Spring Wagon  
On Horse Buggy  
On Horse Phaeton  
On Harness and Robes  
All while contained in Barn No.  
On Pumping Plant, \$, on Pump House, \$  
On  
On  
On  
On  
Total amount

Cancelled - Jan. 9, 1923 -

Inured Elsewhere.

Furniture property of J.P. Munger - ant. to be  
Cancelled when it is moved

3250  
250

House and Barn No. 1 being situated, on South side of William St. just across Coyote Creek and just outside limits of city of San Jose, Cal.  
House and Barn No. 2 being situated.

- What is your title to said land? Seed
- What incumbrance? none By whom held? J.P. Munger.
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ with improvements. Loss payable.
- What other fire insurance? none
- Are the premises occupied by owner? Will be.
- Do all the stove-pipes go direct into good brick chimneys? Yes. - Thurnace in Dwelling.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.60  
Total, \$ 15.60

Paid - Feb. 5, 1920

J.P. Munger

APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

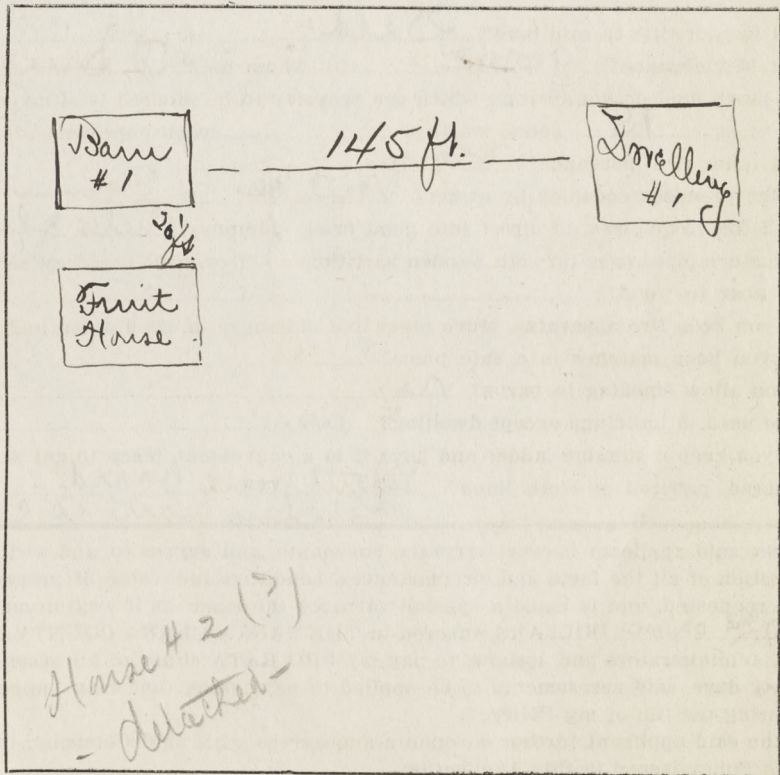
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered to Mungen*

WEST



NORTH

SOUTH

EAST

No 4620.

## APPLICATION

OF

*J.P. Mungen.*  
*San Jose, 888 East Williams St.*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1250.00

Expires 15 day of January 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.45

Premium - - - \$ 10.45

Inspector.

Approved

*James B. 15" 1923*

President.

Secretary.

*Collage added.*

*Will be inspected with furniture, later.*



82/1

#4619.

Date: 3250 @ 15 = 487

# APPLICATION

J.P. Munger.

San Jose

Postoffice, Santa Clara County, Calif., t

Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage b  
for the sum of Three thousand Two Hundred Fifty DOLLARS, for the term  
three years, from the 15th day of January 1920, if approved by the Company

understood that the value of the property is estimated by the applicant, and that the amount of insurance o  
perty asked for does not exceed TWO-THIRDS of the cash value.

Dwelling No. 1, 2 stories 40 x 60 feet, built 1, now in good repair, Shingle roof }  
wing stories x feet, built 1, now in repair, roof }

\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
6000	3000	

house No. 2 stories x feet, built 1, now in repair, roof  
household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver  
Ware and Provisions

250 Canceled, May 23, 1921

Piano

All while contained in dwelling No. One.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On Furniture property of J.P. Munger - auto to be

On Canceled when it is moved

On

Total amount

3250

House and Barn No. 1 being situated on South side of William St. just across  
Coyote Creek and just outside limits of city of San Jose, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? J.P. Munger.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Will be.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. - Furnace in Dwelling.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.60  
Total, \$ 15.60

Paid: - Feb. 5, 1920

J.P. Munger APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
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Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

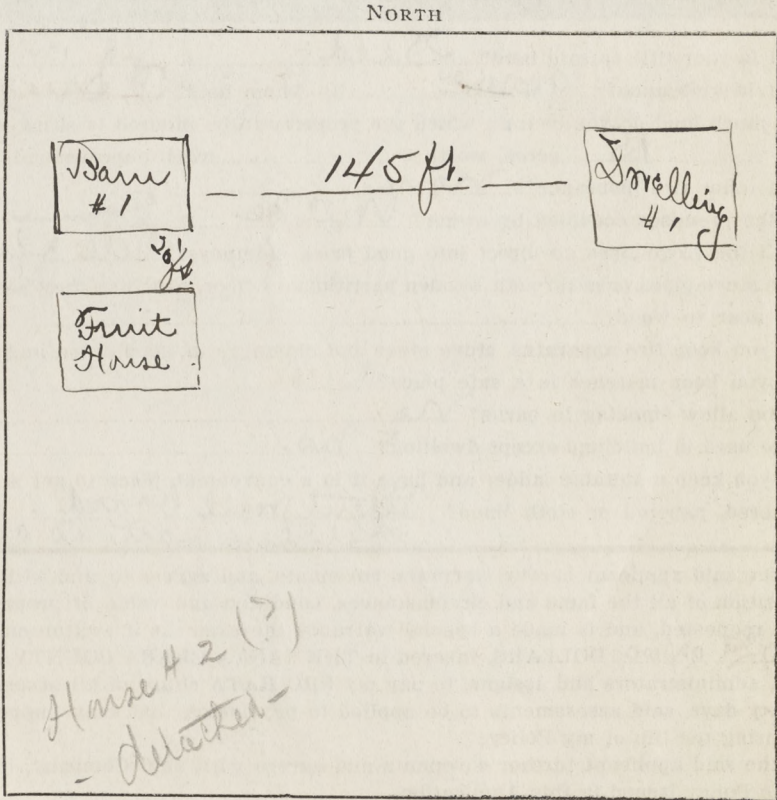
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When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered to Mungen*



No 4620.

# APPLICATION

OF

*J.P. Mungen.*  
*San Jose, 888 East Williams St.*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *1250.00*  
Expires *15* day of *January 1923*  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *9.45*  
Premium - - - \$ *10.45*

*Removal of 4307.*  
Inspector.

Approved *Jan. 15" 1923*  
*E. J. Pettit,*  
President.  
*Edw. A. Taylor.*  
Secretary.

*Cottage added.  
Will be inspected with furniture, later.*



# 4620. Rate: 500 @ 18 = .90  
750 " 30 = 2.25  
3.15

# APPLICATION

Of J.P. Munger - San Jose Postoffice, Santa Clara County, Calif.  
 The Santa Clara County Fire Insurance Co.  
 fire, & San Jose, CAL., Apr 22 1921  
 of the sign of

It is u Having purchased of J.P. Munger the property described in  
 proper Policy No. 4620 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said J.P. Munger

On dw I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 On to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

John O. Burgess  
 (Burgess)

On 800 E. William  
 On Pia

On 800 E. William  
 On 800 E. William  
 On 800 E. William  
 On 800 E. William  
 All while contained in dwelling No.

On Windmill and Tank

On Barn No. 1, 2 stories, 50 x 36 feet, built 1, now in good repair, Shing roof

On Barn No. 2

On Tons of Hay

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On Fruit House, 50 x 36 ft.

On

On

Total amount

750 500

500 250

2000 1250

Canceled - Jan. 9, 1923.  
Insured elsewhere.

Fruit House and Barn No. 1 being situated on South side of William St., just across  
Coyote Creek and just outside side city limits of San Jose, Cal.  
House and Barn No. 2 being situated

## Application for Additional Insurance

Rate 30¢ - 2 1/2 yrs.

I hereby make application to the Santa Clara County Fire Insurance Company for  
 insurance on the following described property, the same to be added to and become a part of  
 Policy No. 4620 which I now hold in my name, and this insurance to expire at the same time  
 as said Policy No. 4620

Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....	
On Barn--When Built?.....Dimensions.....Conditions.....	
On <u>10 tons of Hay, while contained</u>	<u>300</u> <u>100</u> <u>00</u>
on <u>Barn No. 1.</u>	
On	

Amount Ins., \$ 100.00 Premium, \$ 70.00 Paid Sept. 15, 1920. Survey, \$ Total, \$

Dated this 15th day of Sept 1920

Agent

J.P. Munger

Applicant

Paid - Feb. 5, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

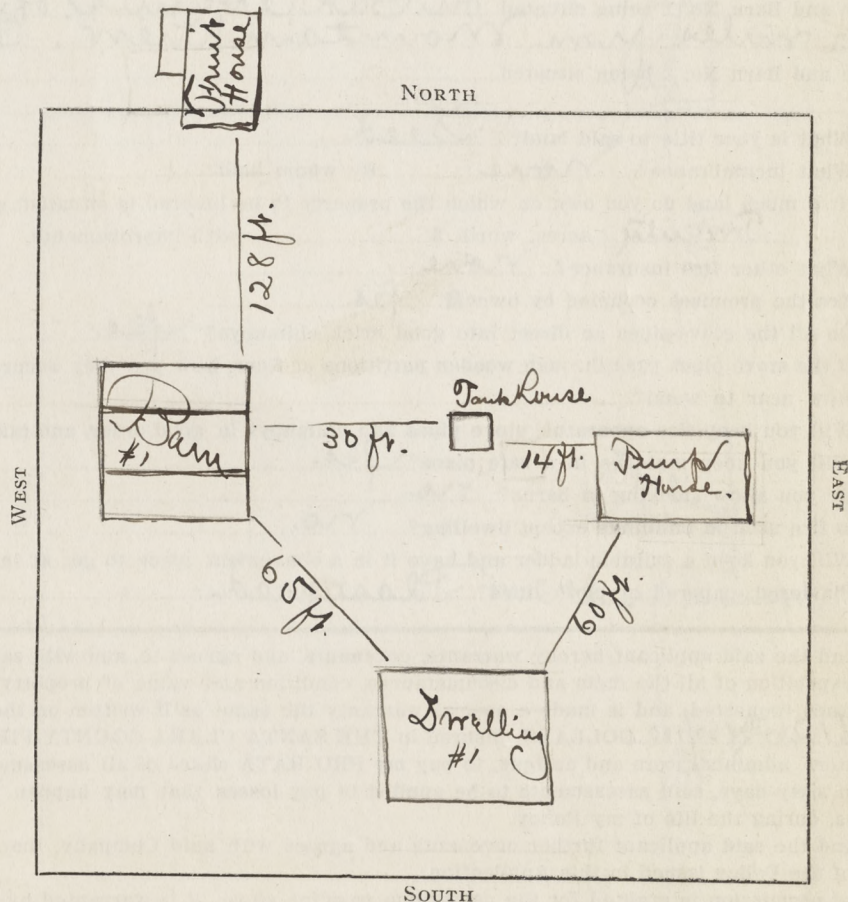
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4621

## APPLICATION

OF

Greenwood and Culver  
(S.F. Greenwood and Geo. S. Culver)  
Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4126.00

Expires 15 day of January 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 25.50

Premium - - \$ 26.50

Renewal of # 3248.

Inspector.

Approved Jan. 15" 1920

C. J. Pettit,

President.

Edw. A. Taylor,

Secretary.



# 4620.

Rate: 500 @ 18 = .90  
750 " 30 = 2.25  
3.15

# APPLICATION

Of J.P. Munger, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred and Fifty DOLLARS, for the term  
of Three years, from the 15th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On <u>cottage</u> No. 2, 1 stories <u>16</u> x <u>37</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	750	500	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>2</u> stories, <u>50</u> x <u>36</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	750	500	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On <u>Fruit House, 50 x 36 ft. -</u>	500	250	
On .....			
On .....			
Total amount .....	2000	1250	

*Canceled - Jan. 9, 1923 -  
Insured elsewhere.*

Fruit House and Barn No. 1 being situated on South side of William St., just across Coyote Creek and just outside city limits of San Jose, Cal.  
House and Barn No. 2 being situated .....

What is your title to said land? Deed.  
What incumbrance? none By whom held? J.P. Munger, - Los payable.  
How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ ..... with improvements.  
What other fire insurance? none.  
Are the premises occupied by owner? Will be. - Fireman in Cottage.  
Do all the stove-pipes go direct into good brick chimneys? Tile floor, three rooms.  
If the stove pipes pass through wooden partitions or floor, how are they secured? Tile Ventilator (not the  
Common kind).  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
Will you keep matches in a safe place? Yes.  
Do you allow smoking in barns? No.  
Is fire used in buildings except dwelling? No.  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
Plastered, papered or cloth lined? Plaster wall board -  
Kitchen part is ceiled.

and the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
policy requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
50 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
ors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
s, during the life of my Policy.  
and the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
of the Policy issued in this Application.  
s permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
e daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
and no gasoline except that contained in said reservoirs shall be kept within the building.

WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of January 1920.

Fee, \$ 1.00  
Fee, \$ 9.45  
Fee, \$ 10.45

Paid - Feb. 5, 1920.

J.P. Munger APPLICANT.



# Classification of Risk

First-class dwellings and contents, detached basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards papered or painted, adds one third to rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft from buildings classed as exposures; Rate, 25c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft from buildings classed as exposures.—Rate, 25c on \$100.

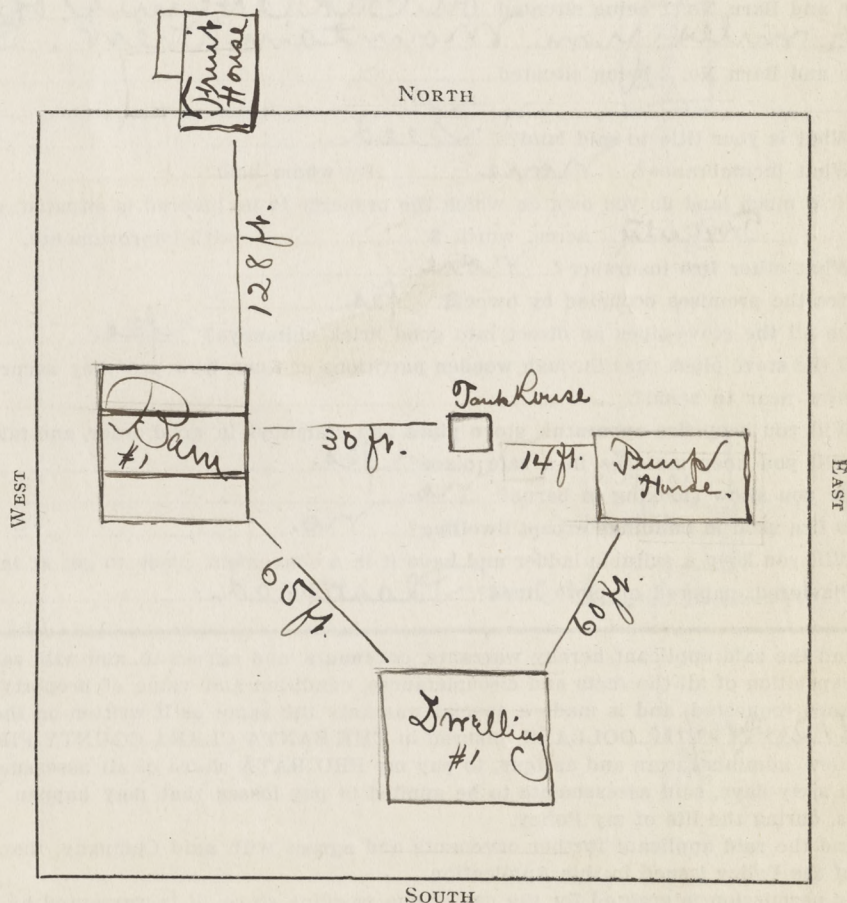
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (Drying Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



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*Wren*  
*Wren*

Post Office,

26.00

4 1923.

1.00

25.50

26.50

248.

Inspector.

Approved *Jan 15* 1920

*C. J. Pettit*  
President.

*Edw. A. Taylor*  
Secretary.



#4621.  
APPLICATION

Date: 2580 @ .15 = 3.87  
1546 @ .30 = 4.63  
8.50

Of Greenwood and Culver, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand One Hundred and Twenty Six DOLLARS, for the term  
of Three years, from the 15th day of January 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rat
On dwelling No. 1, <u>2</u> stories <u>42</u> x <u>59</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000	2000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof	875	580	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Organ</u> .			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank house</u> .	250	166	
On Barn No. 1, <u>2</u> stories, <u>40</u> x <u>44</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof.	1200	800	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, <u>Electric Motor, 12.50</u> , <u>Shafting, Pulleys and Belt, 18.00</u> , <u>Pump Head, 54.00</u> , <u>on Pump House, (\$ 40.00), 12 x 20 ft.</u>	240	160	
On Fruit House, <u>30 x 40 ft.</u> , addition, <u>10 x 14 ft.</u> , Built <u>1907</u> .	400	260	
On <u>800 fruit trays</u> , while contained in fruit house.	240	160	
Total amount	6205	4126	

Expired - Jan. 15, 1923 -  
Renewed - #6104

House and Barn, No. 1 being situated on Oak Avenue, off Grant Road, about  
3 1/2 miles from Mountain View, Santa Clara Co., Cal.  
House and Barn, No. 2 being situated

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Twenty acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4126 @ .15 = 618.90 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.50  
Total, \$ 26.50

Paid Jan. 17, 1920

Greenwood & Culver APPLICANTS



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

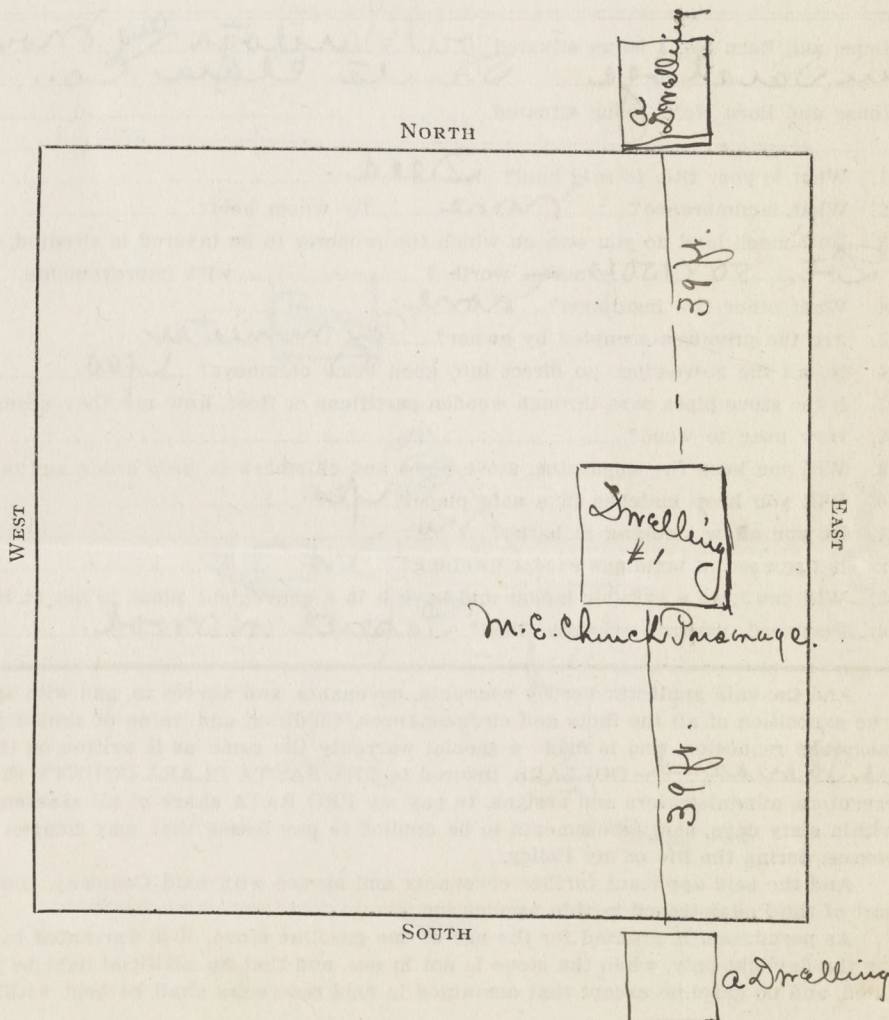
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *Delivered*



No 1422

# APPLICATION

OF  
Trustees of M.E.  
Chuck Parsonage  
% E. M. Cunningham  
Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1000.00  
Expires 15 day of January 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 7.50  
Premium - - - \$ 8.50

Renewal of # 3249.  
Inspector.  
Approved Jan 15-1 1920.  
E. M. Cunningham  
President.  
E. M. Cunningham  
Secretary.



184

#46221

Rate: 1000 @ 25 = 2.50

# APPLICATION

Trustees of M. E. Church Waremage - Saratoga Postoffice, Santa Clara County, Calif., t  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage b  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of Three years, from the 15 day of January 1920, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance o  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Re
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>36</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>	
On wing stories x feet, built 1....., now in repair, roof			
On <u>Tank house, 12 x 12 feet, adjoining house.</u>			
On house No. 2 stories x feet, built 1....., now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1....., now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1500</u>	<u>1000</u>	

House and Barn No. 1 being situated on Saratoga and Mountain View Road  
in Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
Lot, 50 x 150 ft. acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By minister.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Tapered on wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 7.50  
 Total, \$ 8.50.

Trustees { E. B. Bodkin,  
E. M. Lymn,  
P. M. Kenyon,  
M. R. Samblino APPLICANT.

Paid Jan. 30. 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

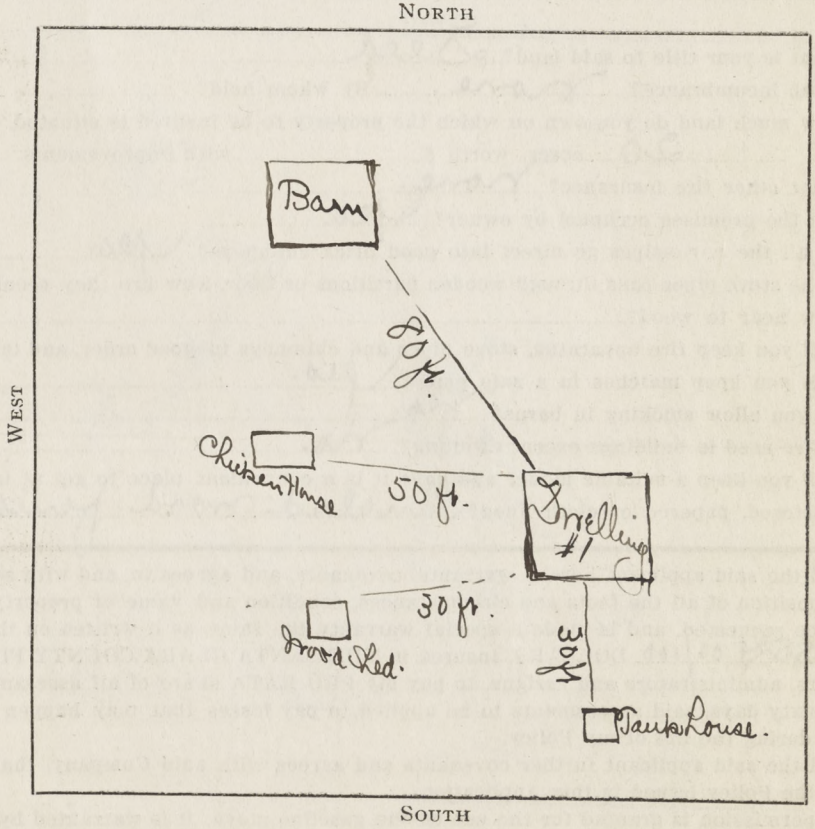
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4623

APPLICATION

OF

Mrs Louise Flavan

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1455.00  
Expires 16 day of January 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 8.60  
Premium - - - \$ 9.60

Renewal of # 3251.  
Inspector \$30.00 added.

Approved Jan 8 1910  
W. B. Pettit President.  
E. A. Taylor Secretary.



7.8  
325

#4623.

Rate: 999 @ 15 = 1.50  
466 @ 30 = 1.36  
1.86

# APPLICATION

Of Mrs. Louise Maran, Morgan Hill Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred and Fifty-five DOLLARS, for the term  
of three years, from the 16th day of January 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	800	533	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	400	266	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	300	200	
On Barn No. 1, <u>      </u> stories, <u>30</u> x <u>30</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>Shingle</u> roof	300	200	
On Barn No. 2 <u>      </u>			
On <u>10</u> Tons of Hay	100	66	
On <u>300 fruit trays</u>	100	60	
On <u>2</u> Horses	150	100	
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>300 fruit boxes (new)</u>	75	30	
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		1455	

By paid - Jan. 16, 1920.  
Insured - #6105

House and Barn No. 1 being situated on East side of 20 acres located on Hill Road and Diana Ave., near Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Panelled wood finish.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1455 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.60  
Total, \$ 9.60

Paid - Jan. 6, 1920.

Mrs. Louise Maran APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

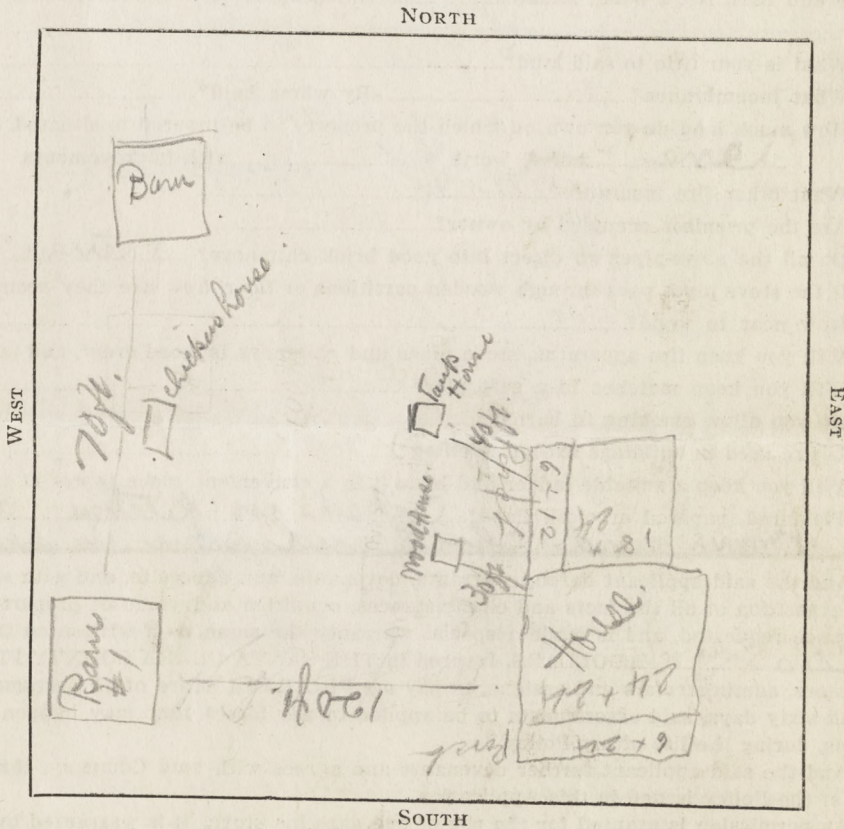
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4624

# APPLICATION

OF

Mrs. Lavinia Watson,

Lilroy Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2065.00

Expires 16 day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.80

Premium - - - \$ 13.80

George Rans Inspector.

Approved Jan. 17, 1923

E. D. Pettit President.

Ella Q. Taylor Secretary.



#4624-  
APPLICATION

Rate: 1600 @ 180 2.88  
465 " 30 = 1.39  
427

79  
Of Mrs. Lavina Watson - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand and Sixty five DOLLARS, for the term  
of three years, from the 15th day of January 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance or  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Ra
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>24</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>18</u> x <u>24</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	2000	1300	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u> <u>12</u> x <u>12</u> - <u>18</u> ft high (and tank house)	500	300	
On Barn No. 1, <u>1</u> stories <u>x</u> <u>30</u> feet, built <u>1908</u> now in <u>repair</u> , <u>roof</u> <u>shingle</u>	600	400	
On Barn No. 2 <u>30</u> x <u>40</u> feet high			
On <u>Tons of Hay</u> <u>wood</u> house - <u>12</u> x <u>14</u> - <u>7</u> ft high	100	65	
On <u>Galvanized iron roof</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>        </u> , on Pump House, \$ <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
Total amount	3200	2065	

House and Barn No. 1 being situated in Old Gilroy, on County Road, -  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated         

- What is your title to said land? Clear
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? one acre  
None acres, worth \$ 2000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? 1 terra-cotta thru roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured? by boards
- How near to wood? one inch
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Ceiled in kitchen and over head in other rooms and cloth and paper in bedrooms - cloth tacked to boards

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2065 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of Jan 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.80  
Total, \$ 13.80

Lavina Watson APPLICANT

Paid - January 19, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and Cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

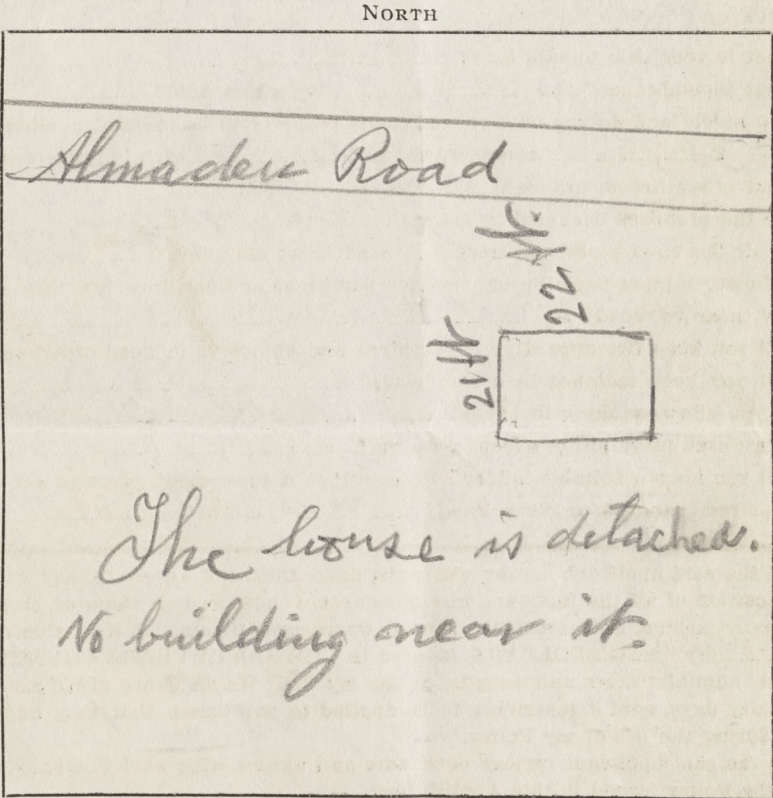
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



SOUTH

EAST

No 4625.

# APPLICATION

OF

*J. P. Thomas*  
*Route 2.*  
*Box 180.*  
*Post Office,*

Santa Clara County, Cal.

Amount Insured

\$ 800.<sup>00</sup>

Expires 16 day of January 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 4.35

Premium

\$ 5.35

Inspector.

Approved

*James W. Taylor*  
1920

President.

Secretary.



#4625.      Rate: 800 @ 18 = 144

# APPLICATION

Of J. P. Thomas Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred DOLLARS, for the term  
 of Three years, from the 16th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Ra
On dwelling No. 1, <u>1</u> stories, <u>21</u> x <u>22</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof	1500.00	800.00	
On wing <u>1</u> stories, <u>21</u> x <u>22</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On house No. 2 <u>one</u> stories, <u>21</u> x <u>22</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>21</u> x <u>22</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1500.00	800.00	

Approved - Jan. 16, 1923.  
 Renewed - 6/1/16.

House and Barn No. 1 being situated

House and Barn No. 2 being situated on Shusden Road near Lone Hill, about four miles East of Los Gatos, Santa Clara Co., Cal.

- What is your title to said land? Deed
- What incumbrance? no incumbrance By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 30 acres, worth \$ 30000.00 with improvements.
- What other fire insurance? No other - (Other Deeds #4488)
- Are the premises occupied by owner? Yes, most of the time by his help.
- Do all the stove-pipes go direct into good brick chimneys? Yes, most of the time by his help.
- If the stove pipes pass through wooden partitions or floor, how are they secured? By a shutter on support.
- How near to wood? Three inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? No risk. Ketchal kind.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Amiwood, 15 Beams Board board

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14th day of Jan. 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.35  
 Total, \$ 5.35

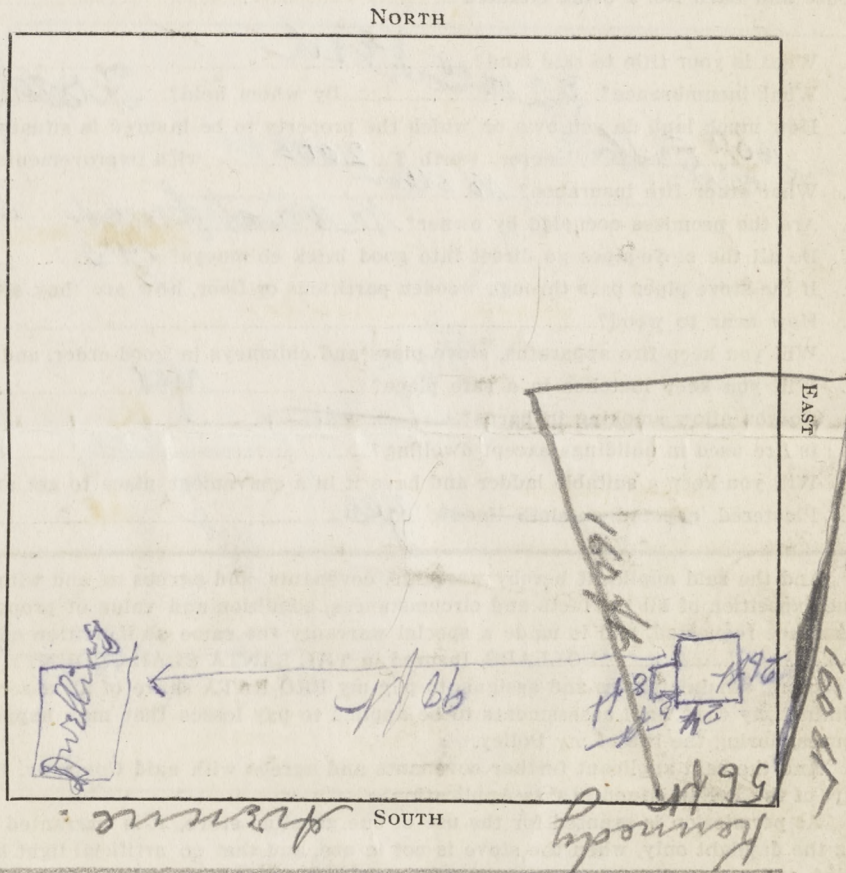
J. P. Thomas APPLICANT.

Paid. - January 30, 1920.



## NOTICE TO INSPECTORS

WEST



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovempine: Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Dwelling. If near Barn, rate with Barn.  
Barns or Stables detached rate at twice a

Dwelling rate. Rate, 30c on \$100.

buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),  
Sheds. Shops. Storehouses, and other out-

Dairies and Cheese Factories—Rate. 30c on buildings, detached; Rate, 30c on \$100.

\$100. Steam Engines, Boilers, etc.; Rate, 40c on

\$100. School Houses and Churches; detached; detached;

Rate, 30c on \$100.  
Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No. 2626.

# APPLICATION

OF

Edward Baumgartner

Box 232

Banphell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$600.00

Expires 16 day of January 1923.

## Policy Fee

1.00

Rate Fee

2

## Premium

10

Inspector.

Approved

Figure 1. A schematic diagram of the experimental setup. The subject is seated in a chair, viewing a screen displaying a target. The target is a small circle on a larger circle. The subject's hand is positioned at the center of the larger circle. The distance between the hand and the target is 10 cm. The subject is instructed to move the hand to the target. The screen is 100 cm high and 100 cm wide. The target is 10 cm in diameter. The larger circle is 100 cm in diameter. The subject's hand is at the center of the larger circle. The distance between the hand and the target is 10 cm. The subject is instructed to move the hand to the target.

President.

President.

Secretary.

Secretary.



71/ ✓ #4626. Rate: 600 @ .15 = .90  
APPLICATION

Of \_\_\_\_\_

The S \_\_\_\_\_

fire, for \_\_\_\_\_

of \_\_\_\_\_

It is und \_\_\_\_\_

property \_\_\_\_\_

On dwell \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

On house \_\_\_\_\_

On house \_\_\_\_\_

W \_\_\_\_\_

On \_\_\_\_\_

On Piano \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

All while contained in dwelling No. \_\_\_\_\_

On Windmill and Tank \_\_\_\_\_

On Barn No. 1, \_\_\_\_\_ stories, \_\_\_\_\_ x \_\_\_\_\_ feet, built 1 \_\_\_\_\_, now in \_\_\_\_\_ repair, \_\_\_\_\_ roof \_\_\_\_\_

On Barn No. 2 \_\_\_\_\_

On \_\_\_\_\_ Tons of Hay \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_ Horses \_\_\_\_\_

On \_\_\_\_\_ Horse Wagon \_\_\_\_\_

On \_\_\_\_\_ Horse Spring Wagon \_\_\_\_\_

On \_\_\_\_\_ Horse Buggy \_\_\_\_\_

On \_\_\_\_\_ Horse Phaeton \_\_\_\_\_

On \_\_\_\_\_

On Harness and Robes \_\_\_\_\_

All while contained in Barn No. \_\_\_\_\_

On Pumping Plant, \$ \_\_\_\_\_, on Pump House, \$ \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

On \_\_\_\_\_

Smelling not completed -  
When it is more ins. is desired - July 10, 1920.

Total amount \_\_\_\_\_

1000.00 600.00

House and Barn No. 1 being situated \_\_\_\_\_

House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? \_\_\_\_\_

2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_

3. How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_

4. What other fire insurance? \_\_\_\_\_ acres, worth \$ \_\_\_\_\_ with improvements.

5. Are the premises occupied by owner? \_\_\_\_\_

6. Do all the stove-pipes go direct into good brick chimneys? \_\_\_\_\_

7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_

8. How near to wood? \_\_\_\_\_

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_

10. Will you keep matches in a safe place? \_\_\_\_\_

11. Do you allow smoking in barns? \_\_\_\_\_

12. Is fire used in buildings except dwelling? \_\_\_\_\_

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? \_\_\_\_\_

14. Plastered, papered or cloth lined? \_\_\_\_\_

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred - DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Jan. 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 2.70

Total, \$ 3.70

Said - January 19, 1920.

Leonard Baumgartner APPLICANT

SAN JOSE, CAL.,

July 9 1920.

Having purchased of Leonard Baumgartner

the property described in

Policy No. 4626 in the Santa Clara County Fire Insurance Company, and the said Policy

having been assigned to me by said Leonard Baumgartner

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree

to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Lila B. Price  
(Mrs.)



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

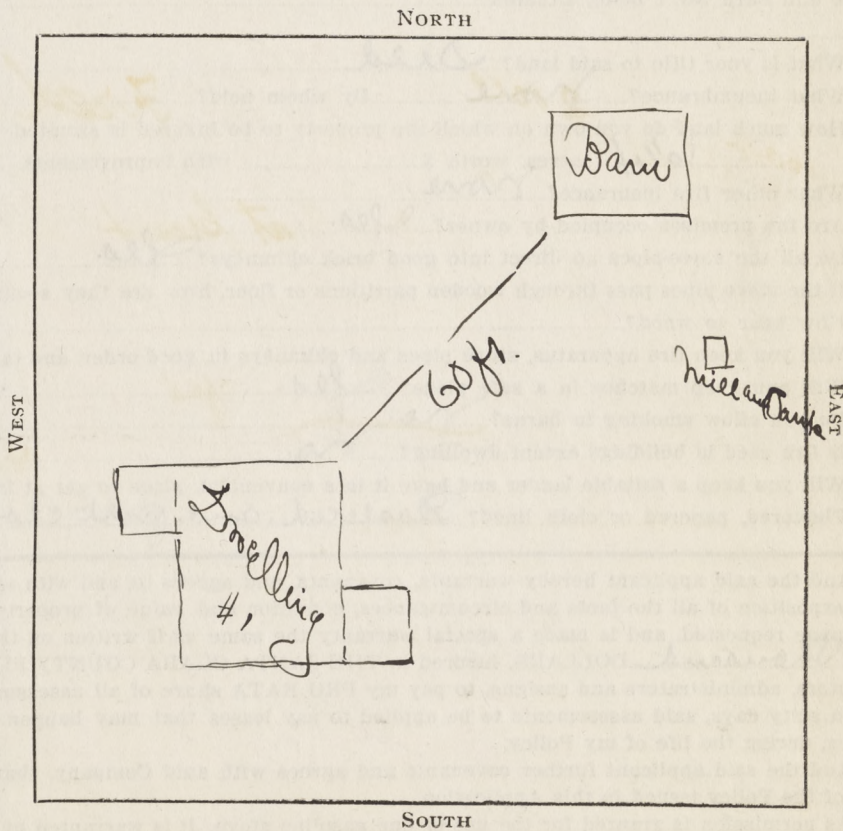
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.



No 4627.

APPLICATION

OF

Mrs. Mabel B. Stricklett

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured	\$ 2000.00
Expires 21 day of January 1923.	
Policy Fee	- - \$ 1.00
Rate Fee	- - \$ 9.00
Premium	- - \$ 10.00

Renewal of \$2260.  
Inspector.

Approved Jan. 17 1920.

E. B. Pettit

President.

Ella A. Taylor.

Secretary.



71/1

#4626. Rate: 600 @ .15 = .90  
APPLICATION

Of Leonard Baumgartner Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred DOLLARS, for the term  
of Three years, from the 15th day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>24</u> x <u>26</u> feet, built 1 <u>920</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1000.00</u>	<u>600.00</u>	
On wing <u>1</u> story <u>8</u> x <u>8</u> feet, built 1 <u>920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On <u>house</u> No. 2 <u>2</u> stories <u>24</u> x <u>26</u> feet, built 1 <u>920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>26</u> feet, built 1 <u>920</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>1000.00</u> , on Pump House, \$ <u>600.00</u>			
On <u>Smelling not completed - when it is made is desired - July 12, 1920.</u>			
Total amount	<u>1000.00</u>	<u>600.00</u>	

Cancelled - Oct. 6, 1920.  
Re-written - #4947.

House and Barn No. 1 being situated Kennedy Ave. Campbell  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? \$2000.00 By whom held? Fred Baumgartner
3. How much land do you own on which the property to be insured is situated, and what is its value? 160 ft. 56 ft. acres, worth \$ 2000.00 with improvements.
4. What other fire insurance? No other
5. Are the premises occupied by owner? No, not at present but will be 6 wks hence
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? yes

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Jan. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.70  
Total, \$ 3.70

Leonard Baumgartner APPLICANT

paid - January 19, 1920.



# Classification of Risks

First-class dwellings and contents, detached  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fif to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending th roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards a papered or painted, adds one third to ba rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 from buildings classed as exposures; Rate, on \$100.

Dwellings less than 40 ft. from bldgs. clas as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$1 Exposure and Stovepipe; Rate, 35c on \$1 Exposure and cloth-lining; Rate, 25c on \$ Tank-houses, if near dwelling, rate v Dwelling. If near Barn, rate with Barn. Barns or Stables, detached, rate at twic Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. f buildings classed as exposures.—Rate, 35c \$100.

Barns or Stables, less than 40 ft. from bi ings, classed as exposures.—Rate, 40c on \$ Fruit Houses, and Fruit Driers (priv Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30 \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

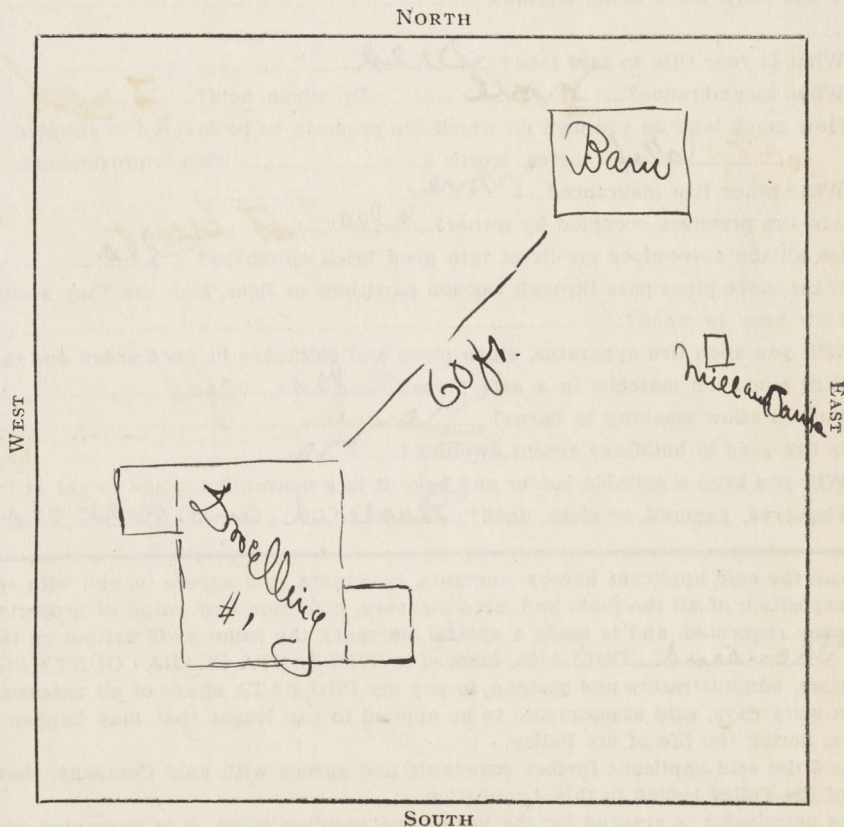
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



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 5260.  
 Inspector.  
 Approved Jan, 17 1920.  
 E. B. Pettit  
 President.  
 Ella A. Taylor.  
 Secretary.



69

#4627.  
APPLICATION

Rate 2000 @ 15 = 300.

Of Mabel B. Strickleth, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Five Thousand and no/100 DOLLARS, for the term  
of three years, from the 2/1st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>38</u> feet, built <u>1891</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>1</u> stories <u>14</u> x <u>16</u> feet, built <u>1886</u> , now in <u>..</u> repair, <u>..</u> roof			
On <u>frame addition</u> , <u>10</u> x <u>12</u> ft. <u>..</u> <u>..</u> <u>..</u> <u>..</u>			
On <u>addition No. 2</u> <u>1</u> stories <u>12</u> x <u>12</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On .....			
On Piano			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1, <u>..</u> stories, <u>..</u> x <u>..</u> feet, built <u>1</u> <u>..</u> , now in <u>..</u> repair, <u>..</u> roof			
On Barn No. 2			
On <u>..</u> Tons of Hay			
On .....			
On <u>..</u> Horses			
On <u>..</u> Horse Wagon			

Expired - Jan 21, 1923.  
Renewed - 6 112.

Mountain View,  
California.  
Nov. 3 - 1921.

My dear Miss Taylor -

My house is now wired for electricity and we expect the men any time to connect us with the Pacific Gas and Electric Co. wires.

Respectfully,  
Mabel B. Strickleth.

in Stoddard Survey,  
r. Santa Clara Co., Cal.

and what is its value?

Dwelling wired for electricity

wired? -

take proper care of ashes and embers? Yes.

in case of fire? Yes.

Chimney closely packed  
and papered

said Company, that the foregoing is a full, just and  
y to be Insured, and is offered as a basis of the  
he face of the Policy. For and in consideration of  
he FIRE INSURANCE COMPANY, I bind myself, heirs,  
nents declared by the Directors of said Company,  
to members of said Company, or incidental ex-

at the By-Laws of the said Company shall form a

the assured that the reservoir is to be filled dur-  
permitted in the room when the reservoir is being  
in the building.

16 day of January 1920.

Mabel B. Strickleth APPLICANT.

Total, \$ 100.00

Paid. - Jan. 16, 1920



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

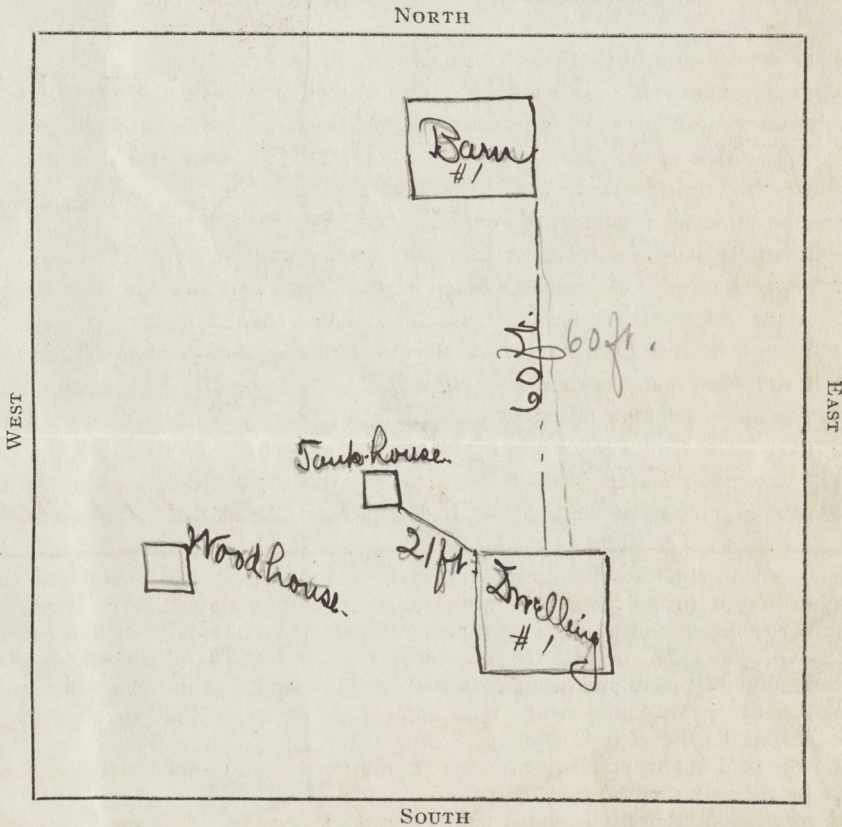
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4628.

## APPLICATION

OF

Narciso Saunders & F.P. Saunders

Gilroy Post Office,

Santa Clara County, Cal.

Amount Insured

2833.00 \$42500

Expires 21 day of January 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 16.95

Premium - - - \$ 17.95

W.M. Kraesen

Inspector.

Approved Jan. 24" 1923.

C. B. Pettit.

President.

E. D. Taylor.

Secretary.



#4627.  
APPLICATION

Rate 2000 @ 15 = 30.00.

Of Mabel B. Stricklett, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Five Thousand and no/100 DOLLARS, for the term  
of three years, from the 2/1 day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>38</u> feet, built <u>1891</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>14</u> x <u>16</u> feet, built <u>1886</u> , now in <u>repair</u> , <u>roof</u>	<u>3000</u>	<u>2000</u>	
On <u>frame addition</u> <u>10</u> x <u>12</u> ft. " " " "			
On <u>addition No. 2</u> <u>1</u> stories <u>12</u> x <u>12</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situated on North 1/2 of Lot 18, in Stoddard Survey, Fremont Township, Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
6 1/4 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes. Dwelling wired for electricity
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered, and part cloth lined, closely tacked and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of July 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 9.00  
Total, \$ 10.00

Mabel B. Stricklett APPLICANT.

Paid. - Jan. 16, 1920



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

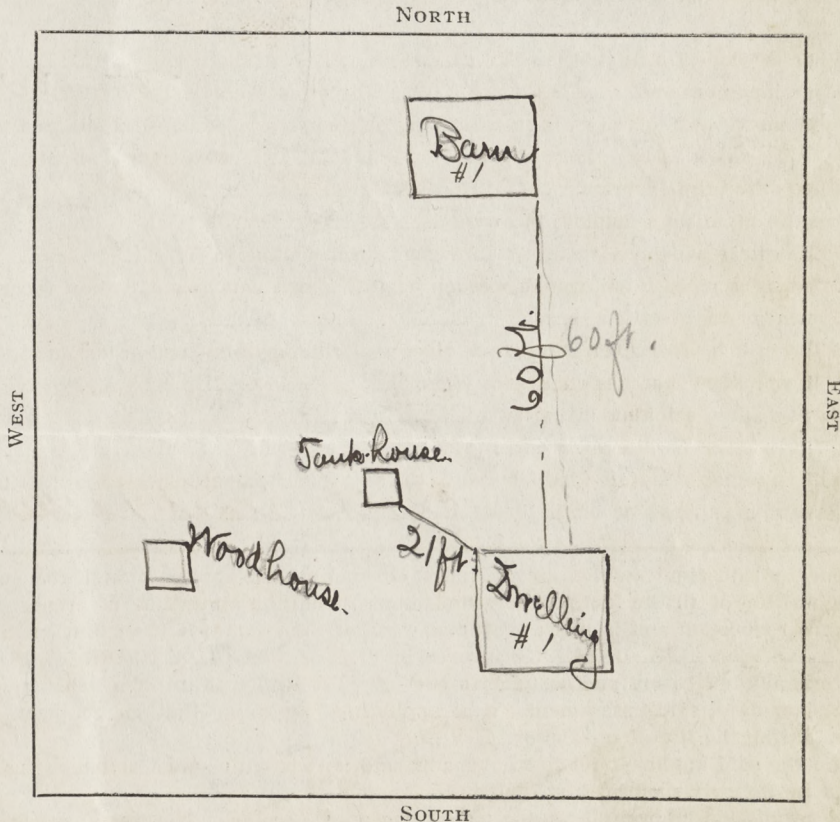
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4628.

## APPLICATION

OF

*Marcello Saunders & F.P. Saunders*

*Gilroy* Post Office,  
Santa Clara County, Cal.

Amount Insured *2833<sup>00</sup> \$*  
~~*3450*~~ *42500*

Expires *21* day of *January* 19*23*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *16.95*

Premium - - - \$ *17.95*

*W.M. Kraesen*  
Inspector.

Approved *Jan. 24* 19*23*

*C. H. Pettit*  
President.

*Edw. A. Taylor*  
Secretary.



11

#4628.

Rate: 1900@15=2.85  
938@30=2.79  
5.64

# APPLICATION

Of J.P. Saunders and Waro B. Saunders, Selroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand nine hundred and fifty DOLLARS, for the term  
of 3 years, from the 21st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>28</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2250</u>	<u>1500.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>Piano</u>			
On <u>while</u> contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>1</u> stories, <u>40</u> x <u>44</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2			
On <u>Tons</u> of Hay			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>while</u> contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>800</u> , on Pump House, \$ <u>533.33</u>	<u>800</u>	<u>533.33</u>	
On <u>Tray shed and 700 Hay &amp; 300 Boxes</u>	<u>4250.00</u>	<u>2833.33</u>	
On <u>40 x 48</u>			
On <u>notified</u>			
Total amount	<u>4250.00</u>	<u>2833.33</u>	

Expired - Jan 21, 1923.  
Renewed - 6/19.

House and Barn No. 1 being situated on Masten Avenue, Rucker District  
Selroy Township, Santa Clara Co., Cal.  
House and Barn No. 2 being situated on Masten Avenue, Rucker District  
Selroy Township, Santa Clara Co., Cal.

- What is your title to said land? Deed
- What incumbrance? 28.00 By whom held? Frank J. Polak 20000 Wm K. Kean 8000
- How much land do you own on which the property to be insured is situated, and what is its value? 30.000
- What other fire insurance? None
- Are the premises occupied by owner? Hired man at present - owners to take possession shortly.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? ---
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined tacked and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2833.33 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of January 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 16.95  
Total, \$ 17.95

J.P. Saunders  
Waro B. Saunders APPLICANT.

Paid - Mar. 20, 1920.



No. 4629.

# APPLICATION

OF

John O'Harens  
Superintendent  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1930.00

Expires 22 day of January 1923.

Policy Fee - - - \$ 1.00

Mill Fee - - - \$ 17.40

Total amount paid - - \$ 18.40

James C. Anderson  
Agent.

Approved Jan 24 1920

President.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

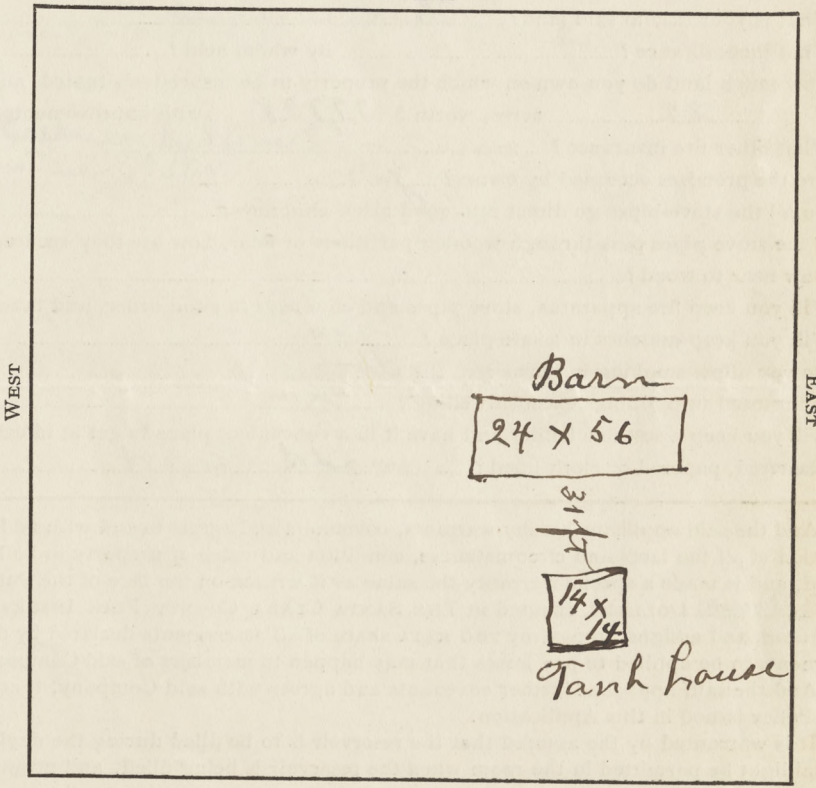
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



84 ✓

#4629.

Rate: 1930 @ 80 = 5.79

# APPLICATION

Of John A. Hansen - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One thousand Nine Hundred Thirty DOLLARS, for the term  
of Three years, from the 22 day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On <del>Windmill</del> and Tank, <u>house and Tank - 144 ft. painted</u>	<u>800</u>	<u>530</u>	
On Barn No. 1 <u>24 x 56 ft. built 1920 - Shingle roof -</u>	<u>2100</u>	<u>1400</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On <u>Buildings just being completed - Ready to be painted.</u>			
On.....			
<u>house</u> Total amount.....	<u>2900</u>	<u>1930</u>	

*Approved Jan 22, 1923.  
Renewed - 6/1/23.*

House and Barn No. 1 being situate on Titus Avenue, off from Prospect Road, near Cupertino, Santa Clara Co., Cal.

## Application for Additional Insurance

Rate: 30%

I hereby make application to the Santa Clara County Fire Insurance Company for insurance on the following described property, the same to be added to and become a part of Policy No 4629 which I now hold in my name, and this insurance to expire at the same time as said Policy No 4629.

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On <u>Two horses</u> } <u>All while contained</u>	<u>350</u>	<u>232</u>
On <u>Ten Ton Hay</u> } <u>in Barn no. 1</u>		<u>100</u>
On <u>wagon</u>	<u>198</u>	<u>132</u>

Amount Ins., \$ 464 Premium, \$ 3.35 Paid-Sept 10, 1920. Survey, \$..... Total, \$.....

Dated this 31st day of August, 1920.

JAMES ANDERSON Agent John A. Hansen Applicant

Total, \$ 110.70

Paid Jan 22, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

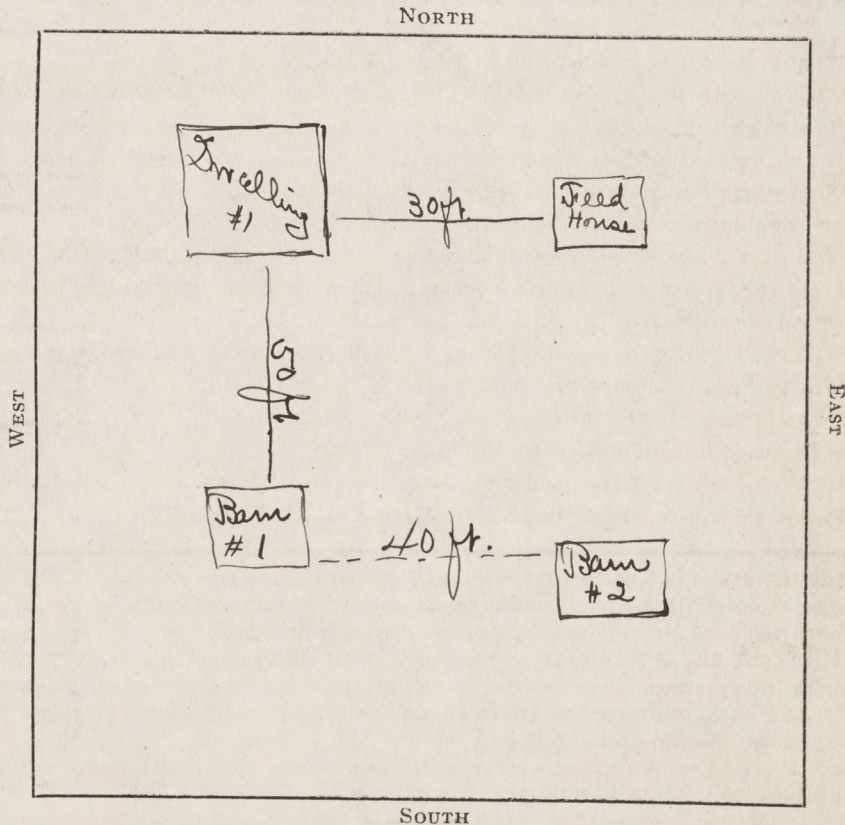
**EXPOSURES.**

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4630

# APPLICATION

OF

Wm. Shambaugh,  
Los Angeles, Luther Ave.,  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1175.00

Expires 23 day of January 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 9.55

Premium

- - - \$ 10.55

Renewal of \$ 326.00.

Inspector:

Approved

Jan. 24 1923

President.

Secretary.



84 ✓

#4629.

Rate: 1930 @ 80 = 5.79

## APPLICATION

Of John A. Hansen, - Expert Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand Nine Hundred Thirty DOLLARS, for the term  
of Three years, from the 22 day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories.....x.....feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories.....x.....feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2..... stories.....x.....feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>house and Tank - 144 ft. painted</u>	<u>800</u>	<u>530</u>	
On Barn No. 1 <u>24 x 56 ft. built 1920 - Shingle roof</u>	<u>2100</u>	<u>1400</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On <u>Buildings just being completed - Ready to be painted.</u>			
On .....			
<u>none</u> Total amount .....	<u>2900</u>	<u>1930</u>	

House and Barn No. 1 being situate on Titus Avenue, off from Prospect Road, near Expert, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

What is your title to said land? Clear - Deed.  
What incumbrance? ..... By whom held? .....  
How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$ 37,228 with improvements \$35,000  
What other fire insurance? none My shed under #4893.  
Are the premises occupied by owner? yes Will live in Tank house - no place.  
Do all the stove-pipes go direct into good brick chimneys? .....  
If the stove pipes pass through wooden partitions or floor, how are they secured? .....  
How near to wood? .....  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....  
Will you keep matches in a safe place? yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
Plastered, papered or cloth lined? wood lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance re  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....  
1920 1.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, sa  
ssessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Polic  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a pa  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall l  
ept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of Jan 1920

Policy Fee, \$ 1.00  
Mill " \$ 17.40  
Total, \$ 18.40

John A. Hansen APPLICANT

Paid - Jan. 22. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

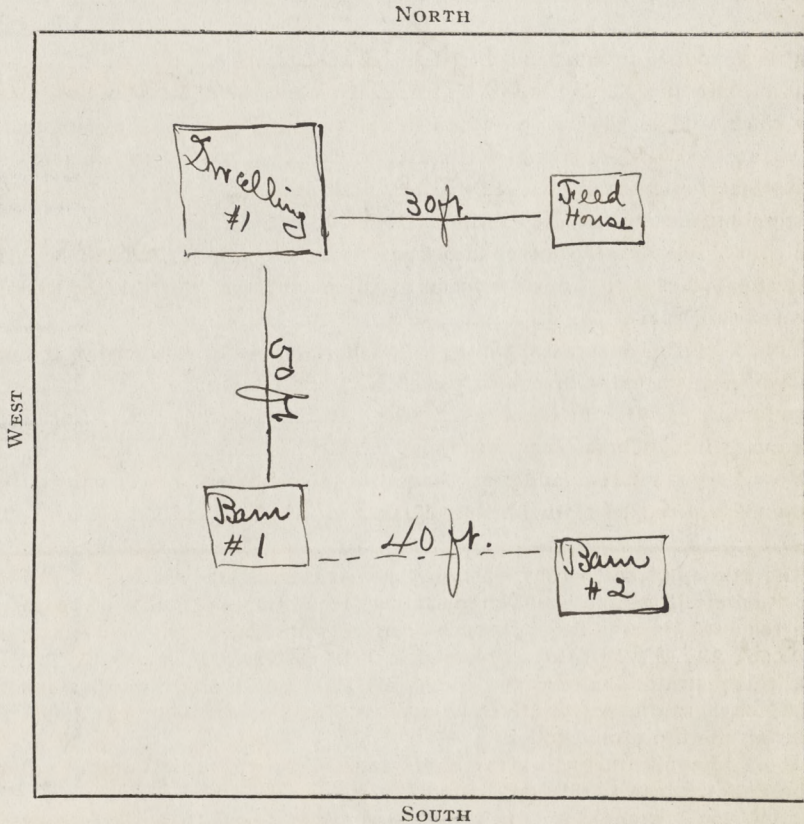
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4630

# APPLICATION

OF

Wm Shambaugh,  
Los Latos, Luther Ave.,  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1175.00

Expires 23 day of January 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 9.55

Premium

\$ 10.55

Renewal of \$ 32.63

Inspector.

Approved

Jan. 24 1923

President.

Wm A. Taylor.

Secretary.



19 ✓

#4630.

Rate: 925 @ 25 = 231  
250 " 35 = 87  
3.18

# APPLICATION

Of Wm. Shambaugh, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eleven Hundred & Seventy-five DOLLARS, for the term  
 of three years, from the 23rd day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>28</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shing</u> roof } <u>400</u> <u>265</u>			
On wing _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof }			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>750</u>	<u>500</u>	
On _____			
On Piano _____	<u>250</u>	<u>160</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, <u>1</u> stories <u>16</u> x <u>18</u> feet, built 1 _____, now in _____ repair, <u>Shing</u> roof	<u>50</u>	<u>100</u>	
On Barn No. 2 <u>1</u> story <u>36</u> x <u>18</u> feet _____	<u>100</u>	<u>66</u>	
On _____ Tons of Hay _____			
On _____			
On <u>1</u> Horse _____	<u>150</u>	<u>100</u>	
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>Feed House, 16 x 20 ft. - Shingle roof</u>	<u>75</u>	<u>50</u>	
On _____			
On _____			
Total amount _____	<u>1775</u>	<u>1175</u>	

House and Barn No. 1 being situated on Luther Avenue, 3 1/2 miles from Campbell, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on same property.

- What is your title to said land? Deed
- What incumbrance? 1600.00 By whom held? Garden City Bank & Trust Co.
- How much land do you own on which the property to be insured is situated, and what is its value? Ten acres, worth \$ \_\_\_\_\_ with improvements. Loans payable
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Boarded

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1175.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.55  
 Total, \$ 10.55

Wm. Shambaugh APPLICANT.  
Paid - Jan 22, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

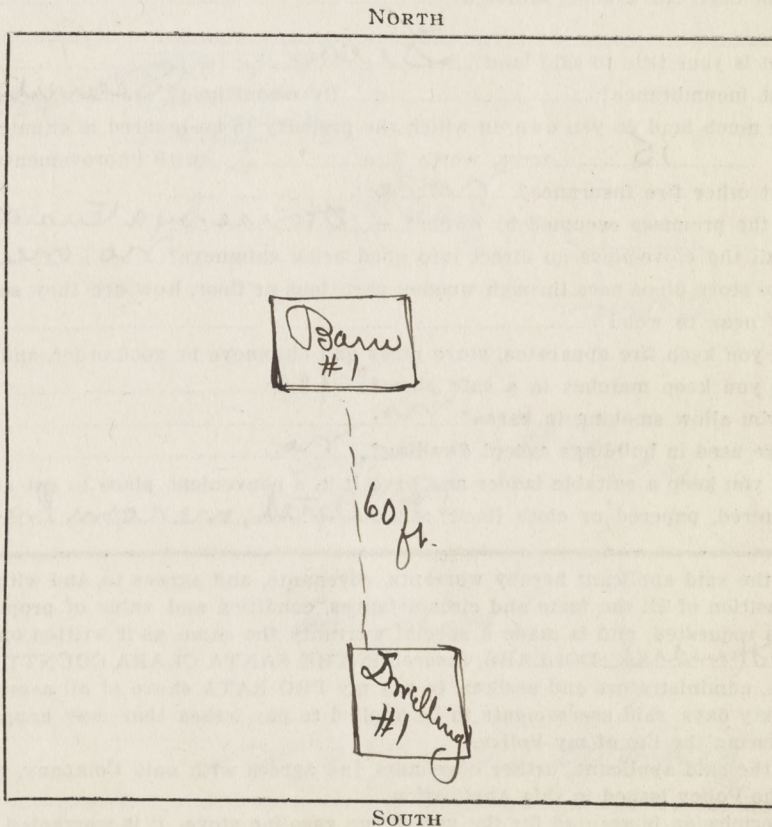
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Mailed to Bank -*

WEST



No. 24631.

## APPLICATION

OF  
Wm. F. Horwath  
and Conrad Horwath

% Melvin, Roberts & Horwath,  
San Jose 162 So. 1st St.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1200.00  
Expires 23 day of January 1921.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 4.70  
Premium - - - \$ 5.70

Renewed of # 4116.  
Inspector.

Approved Jan 24 1920  
W. B. Pettit  
President.

Edna A. Taylor  
Secretary.



80

#4631.  
APPLICATIONRate: 1000 @ 40 = 4.00  
200 @ 35 = .70  
4.70

Of Wm. F. and Conrad Horwarth - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twelve Hundred DOLLARS, for the term  
 of one year, from the 23rd day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>25</u> x <u>50</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>27</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	300	200	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	1800	1200	

House and Barn No. 1 being situated on corner of Foxworthy Road and Plummer Ave. Santa Clara Co. Cal.  
 House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance?        By whom held? Security Savings Bank of San Jose.
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$        with improvements. Loss payable
4. What other fire insurance? None.
5. Are the premises occupied by owner? House by a tenant. - Barn used by owner.
6. Do all the stove-pipes go direct into good brick chimneys? No, one gal. iron passes thru roof.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? gal. kibble.
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered; one room has cloth ceiling, not on wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twelve Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.70  
 Total, \$ 5.70

Wm. F. + Conrad Horwarth APPLICANT  
Per Wm. F. Horwarth

Paid, Jan 23, 1920.



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

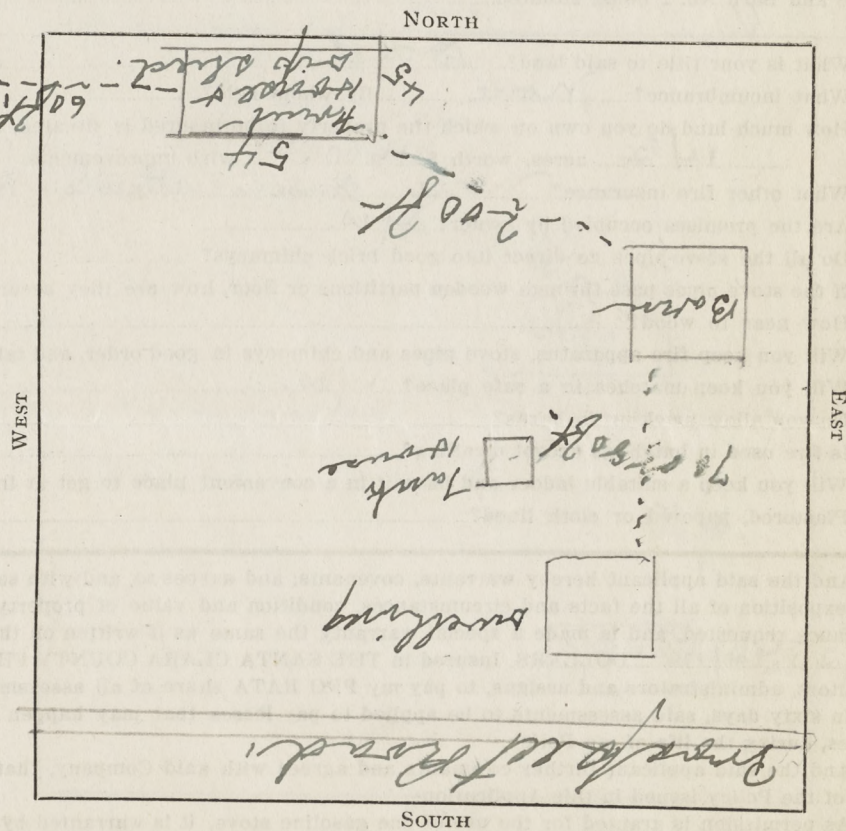
1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4632.

# APPLICATION

OF

Miss Maria Freely

*Subertino* Post Office,  
Santa Clara County, Cal.

Amount Insured

51. 52. 53.

Expires 23 day of January 1923.

Policy Fee	-	-	\$ 1.00
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Rate Fee - - \$ 15.50

15.50

Premium	-	-	-	\$
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915

Inspector.

Approved

1919

President.

Secretary.



83 ✓

#4632. APPLICATION

Rate: 1725 @ 30 = 5.17

Of Miss Senia Freelym Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of seventeen hundred & twenty five DOLLARS, for the term  
 of 3 years, from the 23 day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On <u>Fruit house &amp; dipping shed combined, 45x54</u>	1400	800	
On <u>500 Trays in Fruit house</u>	200	100	
On <u>dipper, Grader, 2 Pr. Scales &amp; 8 Fruit Trucks</u>	600	400	
All while contained in dwelling in Fruit House & dip shed.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On <u>Barn No. 2 Tray Shed 24x22 - 12 ft high</u>	75	50	
On Tons of Hay			
On <u>950 Trays in Tray shed</u>	450	200	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On <u>Horse Buggy 1000 Tree Props &amp; 500 Boxes</u>	150	100	
On <u>Horse Phaeton</u>			
On <u>Gasoline Engine</u>	120	75	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On <u>modified</u>			
Total amount		1725	

House and Barn No. 1 being situated on north side of Prospect Road at  
Near Johnson Avenue.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
14 1/2 acres, worth \$ 16,000.00 with improvements.
4. What other fire insurance? None. Home in another Co. - Barn and fur. under #4463.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1725 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of January 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.50  
 Total, \$ 16.50

Senia Freelym APPLICANT

Paid. - January 31, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

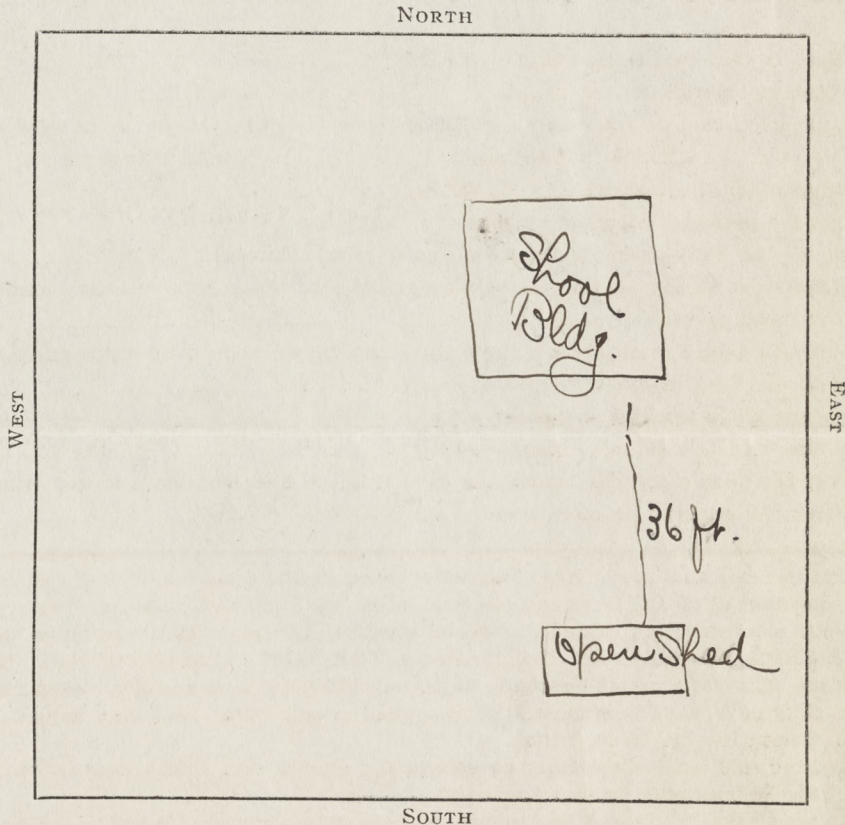
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delivered to Brandenburg*



No 4633.

## APPLICATION

OF

Trustees of San Tomas School  
*Campbell* 46-H.E. Brandenburg  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2600.00  
Expires *24* day of *January* 19*25*  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 39.00  
Premium - - - \$ 46.00

Renewal of #2573  
Inspector.

Approved *Jan 24* 19*25*  
*Charles Taylor* President.  
*Charles Taylor* Secretary.



#4633.

Rate: 2600 @ 80 - 7.80

## APPLICATION

76 ✓  
 Of Trustees of San Tomas School - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire for the sum of Two Thousand Six Hundred DOLLARS, for the term  
 of five years, from the 24 day of January 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On <u>School Bldg. and basement</u> 1 story <u>40 x 40</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000	2000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano	400	250	
On <u>Library, Desks, Maps, Store, books, fuel, furniture, and school supplies</u>	600	350	
All while contained in dwelling No. Building.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	4000	2600	

*Can be called at request of Trustees -  
 no longer a School House.  
 Jan. 9, 1922.*

House and Barn No. 1 being situated on East side of Luito Road, near  
Holland Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? occupied for school purposes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? only in
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 39.00  
 Total, \$ 40.00.

Paid - Jan. 31, 1920.

Trustees } H. O. Brandenburg, APPLICANT.  
D. H. Blount



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

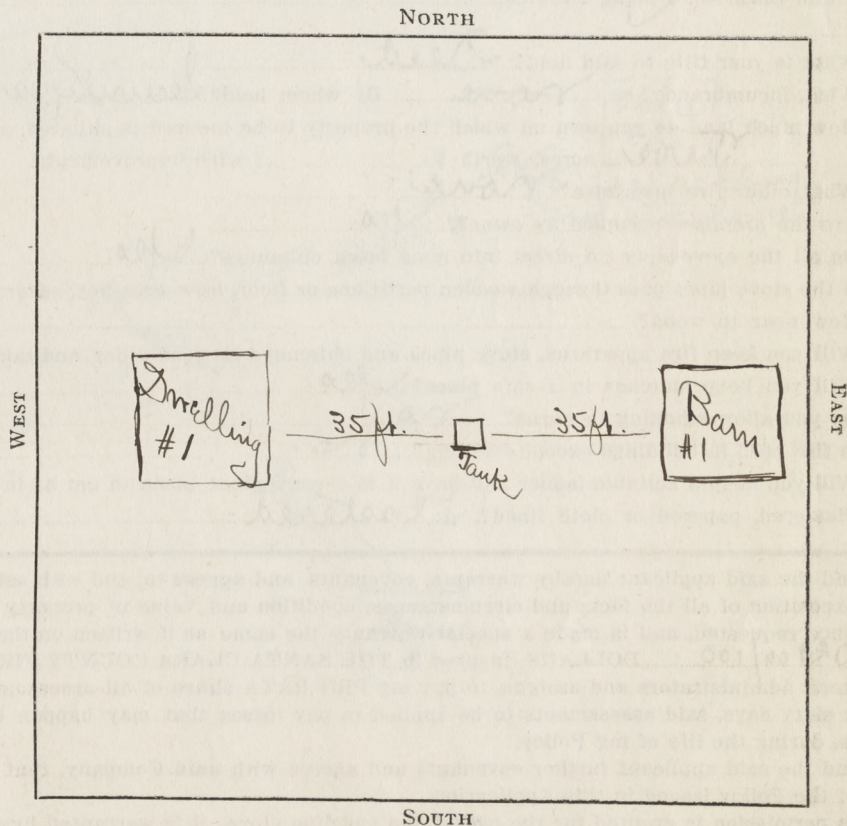
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4634

## APPLICATION

J.T. Shanbearn and  
Mrs. Edith L. Shanbearn

San Jose Route B.  
Box 310.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3060.00

Expires 27 day of January 1925.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 24.15

Premium - - - \$ 25.15

Renewal of \$2518 and \$2655.  
Inspector.

Approved Jan. 29 1925

Car. H. Pettit,  
President.

Edna O. Taylor,  
Secretary.



83 ✓

#4634.

Date: 2900@15=4.35  
160 " 30= .48  
4.83

# APPLICATION

Of J.P. and Edith L. Shambear, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire for the sum of Three Thousand and Sixty DOLLARS, for the term  
 of five years, from the 27th day of January 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>38</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3600	2400	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank	150	100	
On Barn No. 1, stories <u>40</u> x <u>50</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	250	160	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	4600	3060	

Exp. paid - Jan 27, 1920.  
 Reserved - 7108.

House and Barn No. 1 being situated on Dry Creek Road and Caldwell Ave.,  
near Evergreen, - Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held? Security Savings Bank of San Jose.
- How much land do you own on which the property to be insured is situated, and what is its value? Three acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3060 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of January 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 24.15  
 Total, \$ 25.15

Paid. Jan. 27, 1920.

J.P. Shambear APPLICANT.  
Edith L. Shambear

Lozano yaba.  
July 23, 1921



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

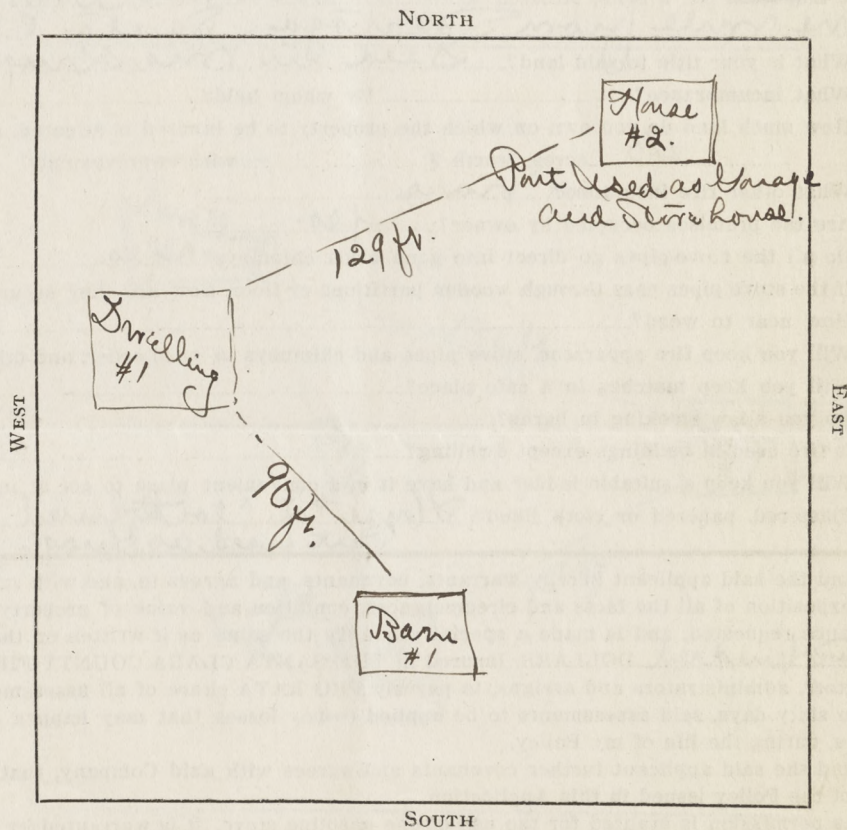
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings, shown on Diagram. *Policy delivered.*



No 4635.

## APPLICATION

OF

*J. A. Kruger*

*Saratoga*

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1100.00

Expires 29 day of January 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 6.60

Premium

\$ 7.60

Renewal of # 3711

Inspector.

300.00 added.

Approved

Jan. 29. 1922.

*E. J. Pettit*

President.

*Ella D. Taylor*

Secretary.



82 ✓

#4635.

Rate: 1100 @ 30 = 3.30

# APPLICATION

Of F. A. Kruger - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Eleven Hundred DOLLARS, for the term  
of two years, from the 29 day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Stevens Automobile - new in 1920 - (1920 model)</u>	<u>2250</u>	<u>1100</u>	
On Harness and Robes			
All while contained in Barn No. <u>House #2, insured under Policy #4036.</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount			<u>1100</u>

Cancelled - Jan. 29, 1922.

Cancelled - Jan. 29, -

- House and Barn No. 1 being situated
- House and Barn No. 2 being situated on Harriman Ave. and Mountain View Road  
One mile from Saratoga, Santa Clara Co., Cal.
- What is your title to said land? Deed in Mrs. Kruger's name.
  - What incumbrance? By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value?  
140 acres, worth \$ with improvements.
  - What other fire insurance? None.
  - Are the premises occupied by owner? Yes.
  - Do all the stove-pipes go direct into good brick chimneys? Yes.
  - If the stove pipes pass through wooden partitions or floor, how are they secured?
  - How near to wood?
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
  - Will you keep matches in a safe place?
  - Do you allow smoking in barns?
  - Is fire used in buildings except dwelling?
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
  - Plastered, papered or cloth lined? House #2. Cloth-lined, closely latched and papered.  
Part used as Garage and stove-house.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eleven Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.60  
Total, \$ 7.60

F. A. Kruger APPLICANT.

Paid. - Feb. 5, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

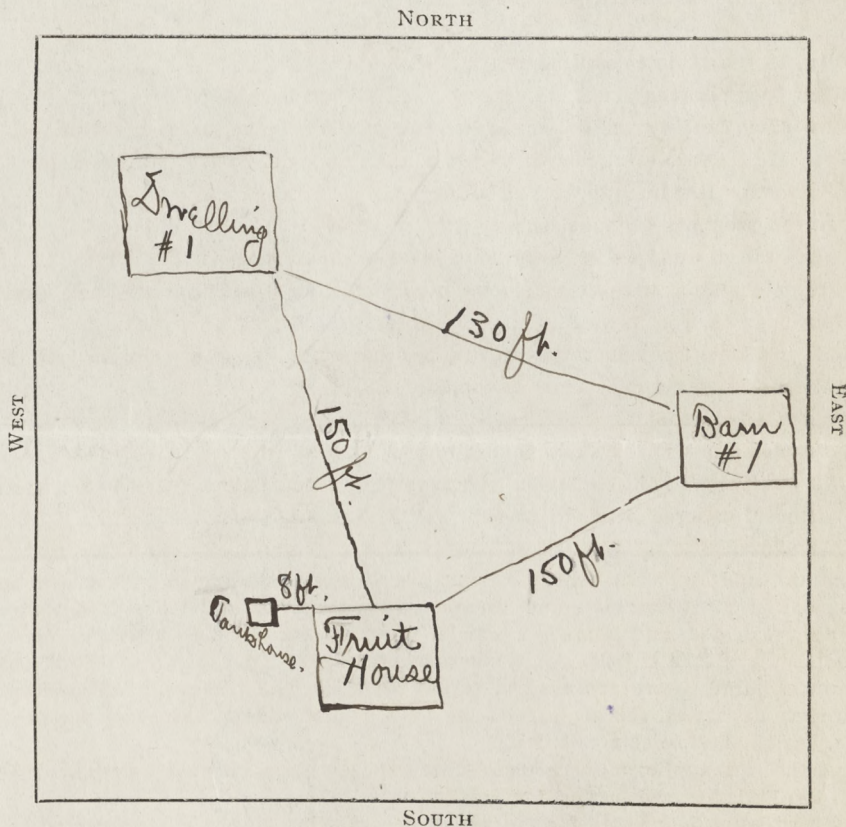
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed Feb 3*



No 4636.

## APPLICATION

OF

*Luther Cunningham*

*Saratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3698.00

Expires 30 day of *January* 19*13*.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 22.75

*Less Return on Cash #3578-3/4s \$ 58.75*

Premium - - \$ 16.20

*Renewal of # 3578 and part # 3413.*

*Saratoga # Cunningham 3413*

Inspector.

Approved

*Jan 31* 19*13*

President.

Secretary.

*E. A. Taylor*



69

# 24636.

Rate: 2333 @ .15 = 3.49  
7365 @ .30 = 4.09  
7.58

APPLICATION

Of Luther Cunningham, - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Six Hundred Ninety-eight DOLLARS, for the term  
of Three years, from the 30th day of January 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18</u> x <u>32</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1200</u>	
On wing <u>1 1/2</u> stories <u>22</u> x <u>22</u> feet, built <u>1880</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>Brig</u> - <u>1</u> story <u>16</u> x <u>22</u> feet <u>"</u> <u>"</u> <u>"</u> repair, <u>"</u> roof			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1400</u>	<u>933</u>	
On <u>"</u>			
On Piano	<u>300</u>	<u>200</u>	
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank	<u>225</u>	<u>150</u>	
On Barn No. 1, <u>2</u> stories, <u>34</u> x <u>42</u> feet, built <u>1896</u> , now in <u>"</u> repair, <u>Shingle</u> roof	<u>900</u>	<u>600</u>	
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>Fruit House</u> , <u>24</u> x <u>48</u> ft. - <u>Sled on one end</u> , <u>12</u> x <u>24</u> ft.	<u>500</u>	<u>330</u>	
On <u>900</u> fruit trays <u>while in fruit house</u>	<u>270</u>	<u>180</u>	
On <u>300</u> " <u>boxes</u> " " " "	<u>40</u>	<u>25</u>	
On <u>Fruit Dipper and Grader</u>	<u>120</u>	<u>80</u>	
Total amount	<u>5555</u>	<u>3698</u>	

House and Barn No. 1 being situated on the San Jose Road, 1/4 of a mile North-East of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated "

1. What is your title to said land? Seed.
2. What incumbrance? " By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value? 25 acres, worth \$ " with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? "
8. How near to wood? "
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In fruit dipper during fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3698 00 / 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.75  
Total, \$ 23.75

\$ 7.58 - Return Premium on Cash.  
# 1620 Policies #3413 & #3578.

Luther Cunningham APPLICANT.

Paid - Feb. 3, 1920 -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

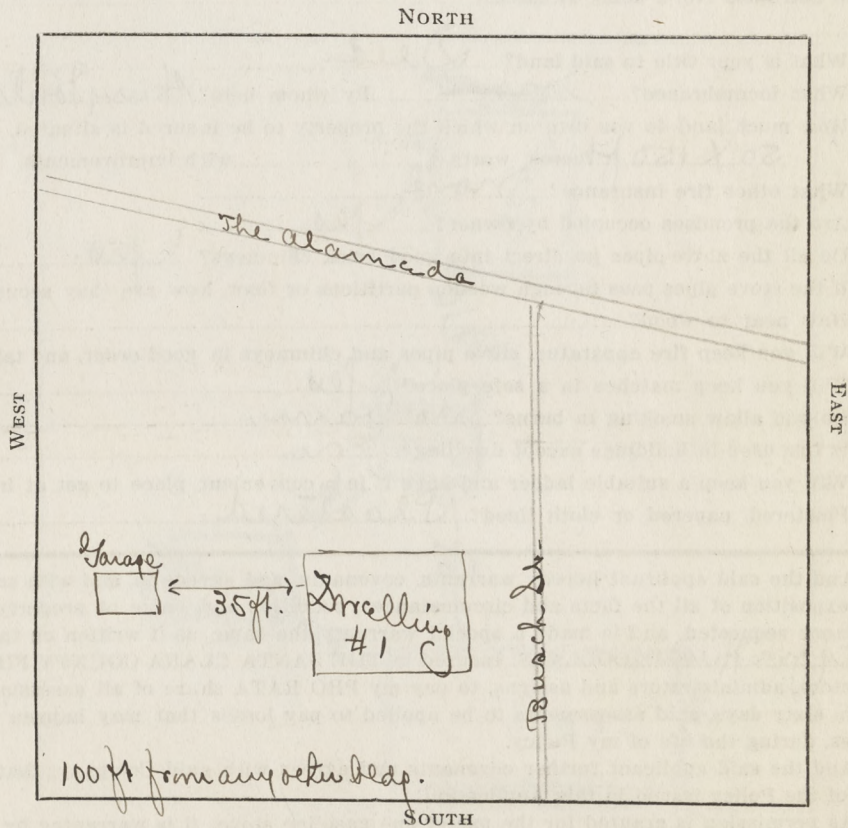
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 14637

# APPLICATION

OF

Henry Pohlman,  
207 Buach St.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2500.00  
Expires 31 day of January 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 11.25  
Premium - - - \$ 12.25

Renewal of \$ 3266.  
Inspector.  
Approved Jan. 31<sup>st</sup> 1920.  
C. J. Pettit, President.  
Edw. A. Taylor, Secretary.



# APPLICATION

Of *Henry Johnson, - Deputy, Fire Chief, Santa Clara County, Calif.*  
 The *Santa Clara County Fire Insurance* SAN JOSE, CAL., *February 24* 1920

Having purchased of Henry Pohlman the property described in  
Policy No. 4637 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Henry Pohlman

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed W. B. Kinsler

On ....  
On Piano

On

On

On

All

On

On

On

On

On

On

On

On

On.

On.

On

On

All

On

On

On

On

On

Total amount

3750	2500
------	------

House and Barn No. 1 being situated on West Side of Busch Ave., in  
Hanchett Park Tract., Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? Henry Pohlman, "Lease payable" - Feb. 21, 1920
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
50 X 150 ft. Acres, worth \$.....with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no barn.
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of ten thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of January 1940

Policy Fee, \$ 1.00

Rate Fee, \$.....11.25-

Total, \$12.20

Paid. - Jan. 30, 1920.

Henry Polman APPLICANT



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

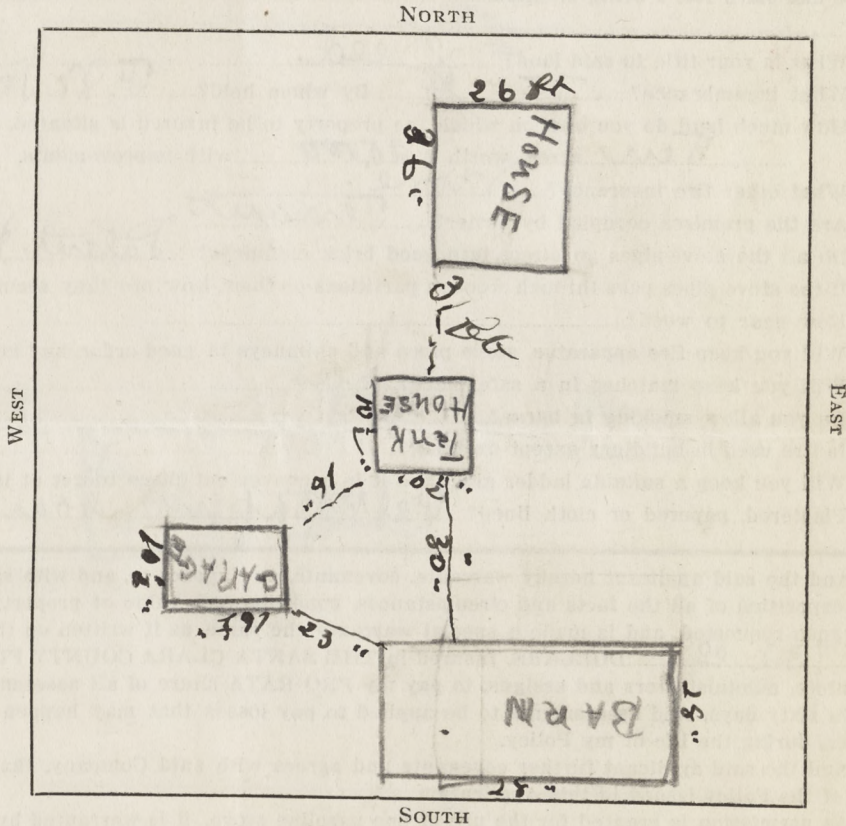
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 14638

APPLICATION

OF

Herschel Johnson,  
San Jose, Santa Clara County, Cal.  
Post Office,

Amount Insured \$1732.00

Expires 31 day of January 1922.

Policy Fee - \$1.00

Rate Fee - \$6.35

Premium - \$7.35

Inspector.

Chas. S. Fort

Approved

1920

W. H. Pettit

President.

John A. Taylor

Secretary.



83 ✓

#4637.

Rate: 2500 @ 15 = 3.75

# APPLICATION

Of Henry Pohlman - San Jose Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage  
fire, for the sum of Two Thousand Five Hundred - DOLLARS, for the term  
of Three years, from the 31st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1</u> story <sup>and basement</sup> <u>34</u> x <u>42</u> feet, built 19 <u>15</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof		
On <u>      </u>		
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>		
On <u>      </u>		
On Piano <u>      </u>		
On <u>      </u>		
On <u>      </u>		
On <u>      </u>		
All while contained in dwelling No. <u>      </u>		
On Windmill and Tank <u>      </u>		
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof		
On Barn No. 2 <u>      </u>		
On <u>      </u> Tons of Hay <u>      </u>		
On <u>      </u>		
On <u>      </u> Horses <u>      </u>		
On <u>      </u> Horse Wagon <u>      </u>		
On <u>      </u> Horse Spring Wagon <u>      </u>		
On <u>      </u> Horse Buggy <u>      </u>		
On <u>      </u> Horse Phaeton <u>      </u>		
On <u>      </u>		
On Harness and Robes <u>      </u>		
All while contained in Barn No. <u>      </u>		
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>		
On <u>      </u>		
On <u>      </u>		
On <u>      </u>		
On <u>      </u>		
Total amount <u>      </u>	3750	2500

*Canceled at request of assd., - May 1, 1920  
Property Sold, and insured in another Co*

House and Barn No. 1 being situated on West Side of Busch Ave., in  
Hanchett Park Tract, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? Henry Pohlman's "Loss payable" - Feb. 21, 1920
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
50 x 150 ft. Acres worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no. I am.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of January 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Henry Pohlman APPLICANT.

Paid. Jan. 30, 1920.



# Classification of Risks

First-class dwellings and contents, detached Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
2. One or more stovepipes, extending through roof, floor, or side-walls, double basis rate.
3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100. Exposure and Stovepipe; Rate, 35c on \$100. Exposure and cloth-lining; Rate, 25c on \$100. Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

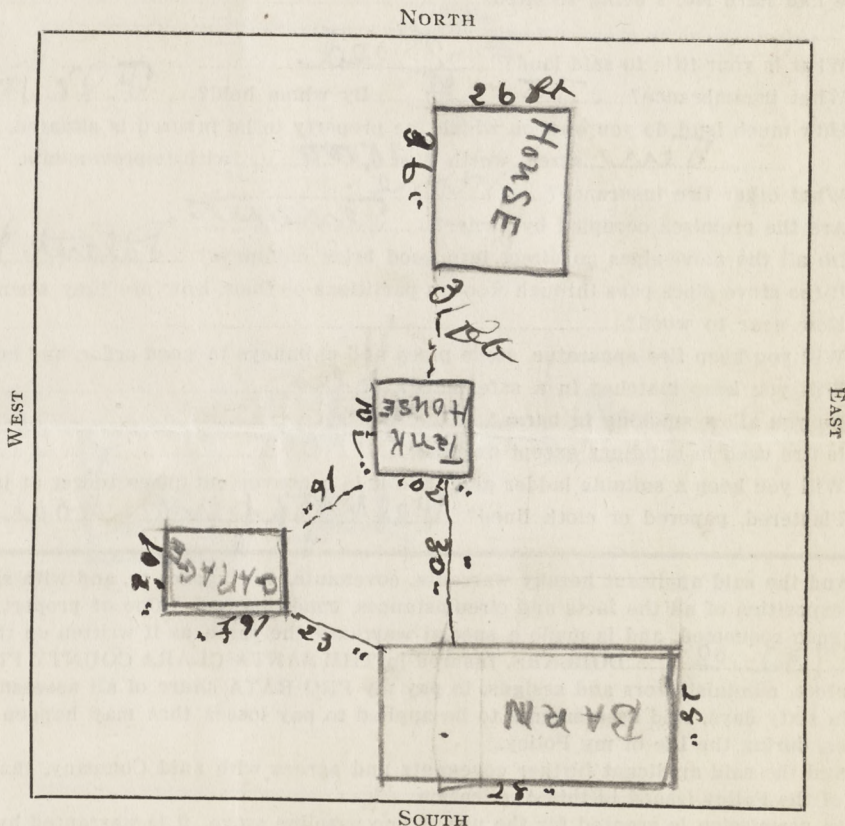
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



I hereby accept the said Policy of Insurance under the conditions which it was to pay all legal assessments and be governed by the By-Laws of the above Association signed *W.B. Kinkaid*

Having purchased of *Century Loan & Insurance Co.* in the Santa Clara County Fire Insurance Company, and the Policy No. *4037* in the Santa Clara County Fire Insurance Company, and the having been assigned to me by said *Century Loan & Insurance Co.*

*W.B. Kinkaid*  
*W.B. Kinkaid*  
 Office,  
 1922,  
 .00  
 .35  
 1.35

*Chas. L. Frost*  
 Inspector.  
 Approved *Feb 5* 1922  
*C. L. Frost*  
 President.  
*Edw. A. Taylor*  
 Secretary.



81

#4638.

Rate: 1333 @ 15 = 1.99  
599 " 30 = 1.19  
3.18

# APPLICATION

Of Herschel Johnson - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Seventeen Hundred and Thirty-two DOLLARS, for the term  
of Two years, from the 31st day of January 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>26</u> x <u>36</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>2000</u>	<u>1333</u>	
On wing stories x feet, built 1, now in repair, <u>Shing</u> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>28</u> x <u>28</u> feet, built 1, now in repair, roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage</u> - <u>10'2" x 16 ft</u>	<u>200</u>	<u>133</u>	
On <u>Tank house</u> - <u>10'2" x 10'2" ft</u>	<u>100</u>	<u>66</u>	
On			
On			
Total amount	<u>2600</u>	<u>1732</u>	

House and Barn No. 1 being situated on Burnell Road, about 1 1/2 miles from  
Cottle Road, near Eden Vale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 7500.00 By whom held? F. M. Bader
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ 26,000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? Patent flues - Double gal. iron - with air space.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Felt paper on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1732.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.35  
Total, \$ 7.35

Herschel Johnson APPLICANT.

Paid - Feb. 16, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

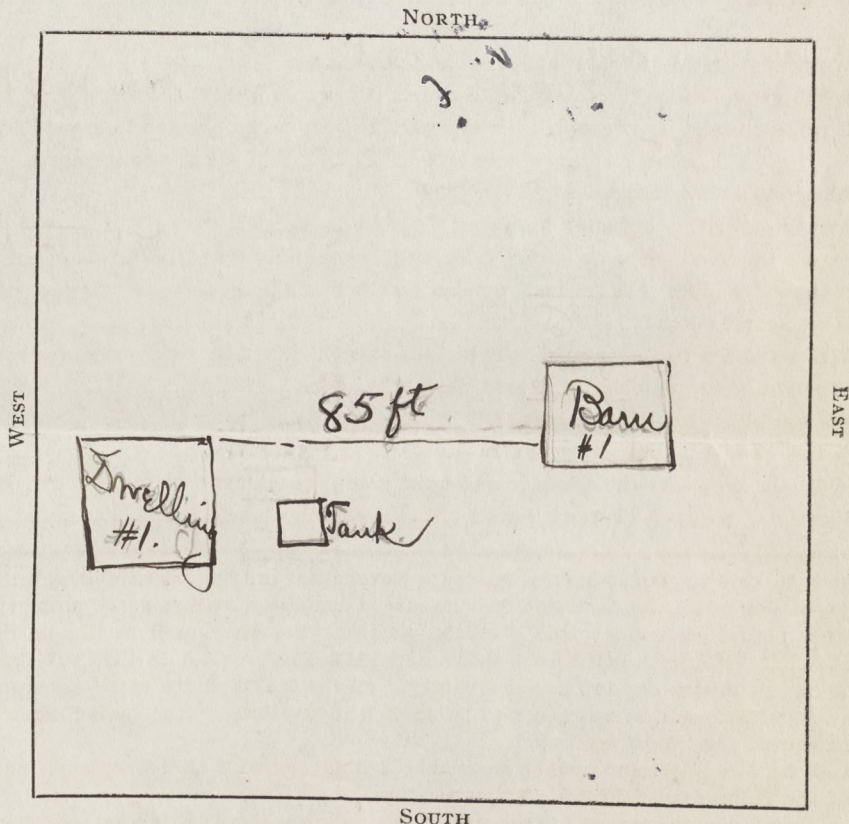
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4639

# APPLICATION

OF

James Milne

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1360.00

Expires 1 day of February 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 7.40

Premium - - - \$ 8.40

Renewal of #3267.  
Inspector:

Approved Feb. 5" 1920

C. J. Pettit  
President.

Edw. D. Taylor  
Secretary.



94 ✓ #4639. Rate: 1065 @ .15 = 1.59  
295 @ .30 = .88  
2.47

# APPLICATION

Of James Milne Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirteen Hundred and Sixty DOLLARS, for the term  
 of three years, from the first day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>30</u> x <u>34</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1200	800	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On			
On Piano	100	65	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1 1/2</u> stories, <u>30</u> x <u>36</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	200	130	
On Barn No. 2			
On <u>5</u> Tons of Hay	60	40	
On			
On <u>2</u> Horses	100	65	
On <u>1</u> Horse Wagon	50	30	
On <u>1</u> Horse Spring Wagon	20	13	
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes	25	17	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2055	1360	

House and Barn No. 1 being situated on Laurel Ave. North of Main Ave.  
Morgan Hill, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? 2000 \$ By whom held? Bank of Morgan Hill - Loan payable
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Patent flue (new)
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1360 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of Jan 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 7.40  
 Total, \$ 8.40

Paid - Feb. 25, 1920.

James Milne APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

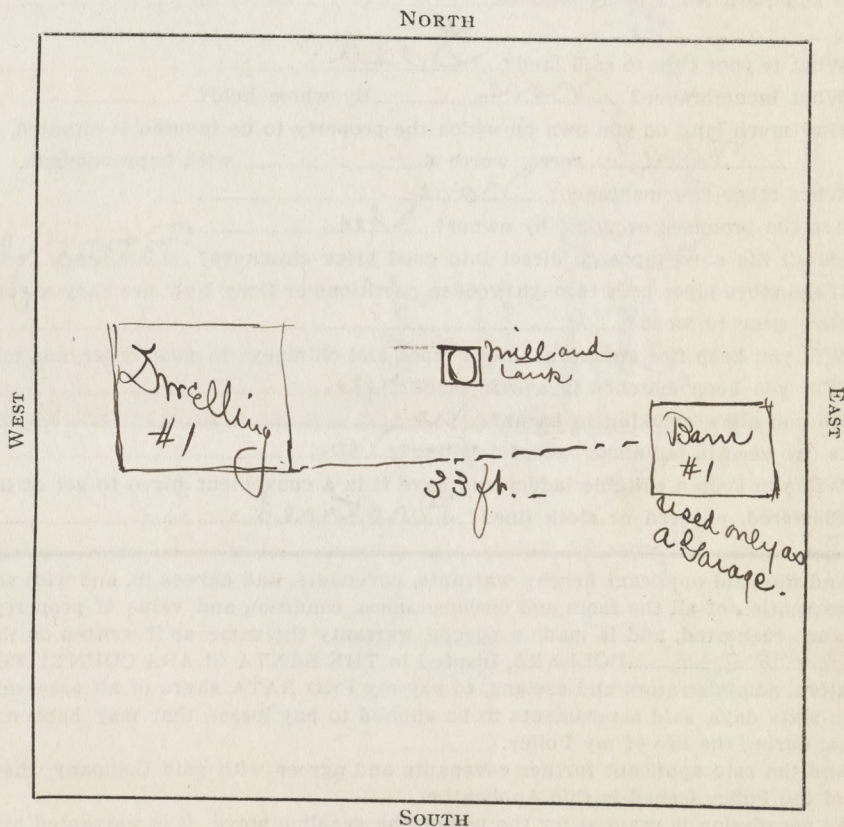
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 16140.

## APPLICATION

OF

*W.C. Storer*  
*Cor. Lincoln and Malone*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 2 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$

*21.75*  
*22.75*  
*less Return on Cash Paid - 4202-*  
Premium \$ 11.40

Inspector.

Approved

*Feb. 5*

1920

President.

Secretary.

*E. J. Taylor*



97

#4640.

Rate:  $4300 @ 15 = 645$   
 $200 @ 40 = 80$   
7.25

# APPLICATION

Of W.C. Steves, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years, from the 2nd day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>45</u> x <u>45</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof } On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u> }	<u>4000</u>	<u>2600</u>	
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Grafonala (new)</u>	<u>2400</u>	<u>1600</u>	
On Piano <u>Grafonala</u>			
On <u></u>			
On <u></u>			
On <u></u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u></u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>2</u> stories, <u>18</u> x <u>36</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof <u>Used only as a garage. - Electric Light</u>	<u>300</u>	<u>200</u>	
On Barn No. 2 <u></u>			
On Tons of Hay <u></u>			
On Horses <u></u>			
On Horse Wagon <u></u>			
On Horse Spring Wagon <u></u>			
On Horse Buggy <u></u>			
On Horse Phaeton <u></u>			
On Harness and Robes <u></u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u></u> , on Pump House, \$ <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
Total amount		<u>4500</u>	

Expired - Feb. 2, 1923 -  
Renewed - #6124

House and Barn No. 1 being situated on corner of Lincoln Ave. & Malone  
Avenue, near San Jose Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Three acres, worth \$  with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Patent flues - Double gas in - air space
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 21.75  
Total, \$ 22.75  
Less - \$11.40 - Unexpired Premium -  
11.35 Can. Policy #4202 -  
Paid - Feb. 14, 1920.

W.C. Steves APPLICANT.

2000 renewed -  
2500 new -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; -Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

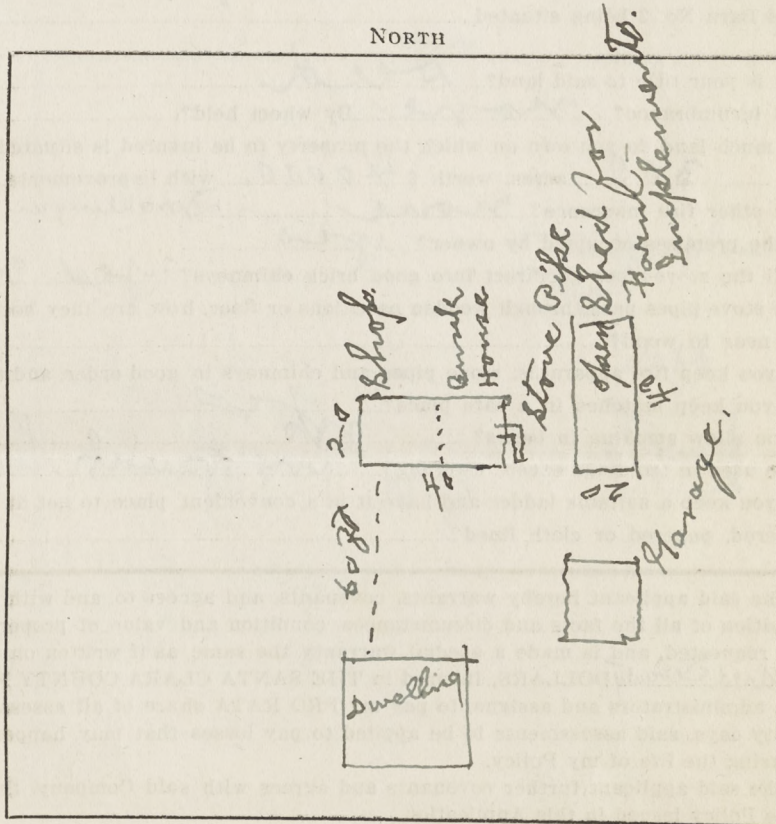
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 16141

# APPLICATION

OF

Harry J. Schumann,  
Route A.  
Box 242.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 270.00

Expires 5 day of February 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.65

Premium - - - \$ 4.65

C. J. Pettit

Inspector.

Approved Feb 5" 1923

C. J. Pettit

President.

Edw. Q. Taylor

Secretary.



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#4641

Rate: 270 @ 45 = 1.21.

# APPLICATION

Of Harry F. Schumann, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred and Seventy DOLLARS, for the term  
of 3 years, from the 5<sup>th</sup> day of Feb. 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof	210	140	
On Barn No. 2 <u>Tool Shed for farm implements 40x20</u>	150	100.	
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Smith Shop + Bunk-house, combined 40x20</u>	300 260	200 170.	
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On <u>notified</u>			
Total amount.....		270.	

*Ex. paid. Feb. 5, 1923.  
Renewed - 6/19/26*

House and Barn No. 1 being situated Corner of McBean & Harvey Roads  
Near New Almaden Station  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
300 acres, worth \$40000. with improvements.
4. What other fire insurance? none - Dwelling and Barn under #3231.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes except in Bunk-house
7. If the stove pipes pass through wooden partitions or floor, how are they secured? stop
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? in Bunk-house & shop sometimes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred and Seventy DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of Feb. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.65  
Total, \$ 4.65

Harry L. Schumann APPLICANT.

Paid - February 11, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

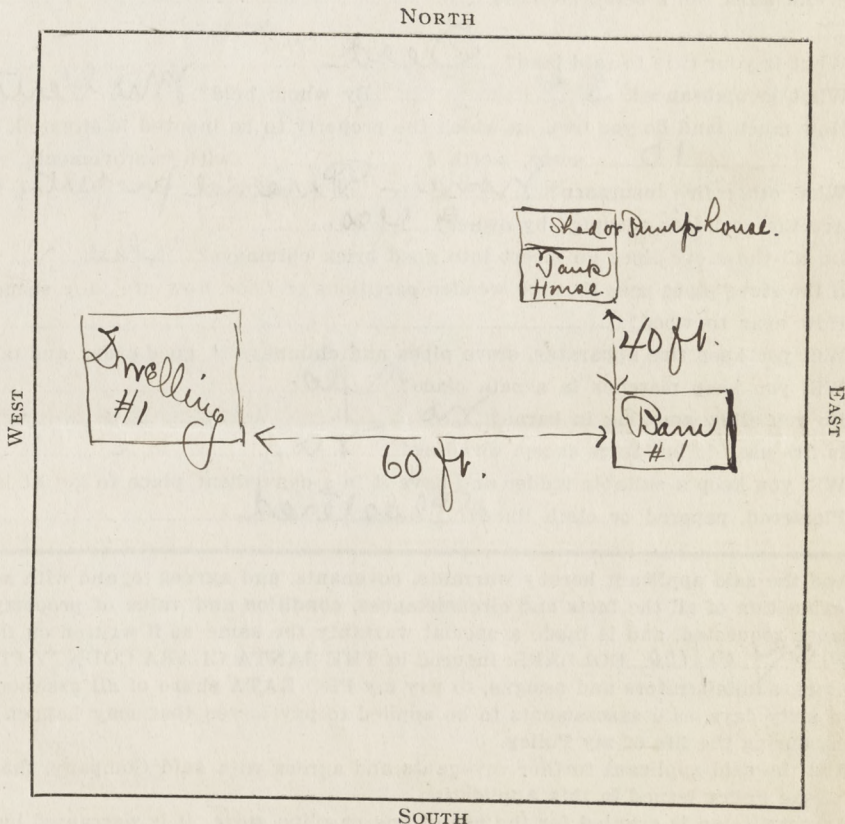
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 176142.

# APPLICATION

Helen H. Gallagher, OF  
Ward L. Gallagher, and  
Frances G. David C., and  
Emily W. Gallagher,  
% Helen H. Gallagher, Route A.  
Santa Clara Box 23.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3015.00

Expires 6 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.10

Premium - - - \$ 16.10.

Renewal # 3271.

Inspector.

Approved Feb-5" 1920

C. J. Pettit.

President.

Edw. A. Taylor.

Secretary.



97  
#4642. Rate: 2666 @ 15 = 3.99  
349 " 30 = 1.04  
5.03  
APPLICATION

Helen H. Gallagher,  
Ward L. Gallagher,  
Of Francis G. Gallagher,  
David C. Gallagher, and Emily W. Gallagher.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Three Thousand and Fifteen DOLLARS, for the term  
of Three years, from the Sixth day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

Insured in 1902

\$ Cash Value \$ % Value Rate

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4642 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4642

Valuation	Am't Insured
On Dwelling—Additional—When Built?..... Dimensions..... Condition.....	1593
On Barn--When Built?..... Dimensions..... Conditions.....	
On .....	
On .....	

Amount Ins., \$ 1593.00 Premium, \$ 60¢ Paid Jan. 2, 1923. Survey, \$..... Total, \$.....

Dated this eight day of December, 1922.

Agent Helen H. Gallagher, Trustee Applicant

M. Pettit (Inspector) agreed to addition last Spring.

total amount

4525 30/5

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4642 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4642

Valuation	Am't Insured
On Dwelling—Additional on Dwelling #1—When Built?..... Dimensions..... Condition.....	365.00
On Barn--When Built?..... Dimensions..... Conditions.....	
On .....	
On .....	

Amount Ins., \$ 365.00 Premium, \$ 1.65 Paid Feb. 25, 1920. Survey, \$..... Total, \$.....

Dated this 14th day of February, 1920.

Agent David L. Gallagher Applicants Ward L. Gallagher  
Francis G. Gallagher Emily W. Gallagher  
Helen H. Gallagher

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of Feb. 1920.

Policy Fee, \$ 1.00 Ward L. Gallagher Helen H. Gallagher  
Rate Fee, \$ 15.10 Francis G. Gallagher David L. Gallagher  
Total, \$ 16.10 Emily W. Gallagher APPLICANT.

Paid Feb. 2, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

SOUTH

EAST

-No exposures-

No 46143.

APPLICATION

OF

Hilmar Mutual Fire Ins. Co.,  
A. A. Anderson, Route A-2,  
Turlock, Calif. Box 447  
Merged Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4152.00

Expires 4 day of April 1914

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 51.90

Premium - - - \$ 52.90

Inspector.

Approved Feb 7 1914

President.

Secretary.



97

# #4642. Rate: 2666 @ 15 = 3.99 349 " 30 = 10.47 5.03 APPLICATION

Helen H. Gallagher.  
Ward L. Gallagher.  
Of Frances G. Gallagher.  
David C. Gallagher, and Emily W. Gallagher.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire for the sum of Three Thousand and Fifteen DOLLARS, for the term of Three years, from the Sixth day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the Applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
dwelling No. 1, <u>1</u> story <u>60</u> x <u>38</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>King</u> roof } <u>2000</u>			
wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>g</u> roof } <u>2000</u>		<u>2666</u>	
house No. 2 <u>x</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>g</u> roof			
household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
Piano			
while contained in dwelling No. <u>1</u>			
<u>Tank</u> and Tank <u>house and shed, attached - and Gasoline Engine within</u>	<u>425</u>	<u>283</u>	
Barn No. 1, <u>1</u> stories, <u>12</u> x <u>28</u> feet, built <u>1</u> , now in <u>repair</u> , <u>g</u> roof	<u>100</u>	<u>66</u>	
Barn No. 2			
Tons of Hay			
Horses			
Horse Wagon			
Horse Spring Wagon			
Horse Buggy			
Horse Phaeton			
Harness and Robes			
while contained in Barn No. <u>1</u>			
Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
Total amount	<u>4525</u>	<u>3015</u>	

Approved - Feb 6. 1920.  
Renewed - 6/30.

and Barn No. 1 being situated on Santa Clara and Los Gatos Road, near Lewis Creek Road, Santa Clara Co., Cal.  
and Barn No. 2 being situated       

What is your title to said land? Seed  
What incumbrance? 3500 By whom held? Mrs. Gertrude Childs - "Loan payable"  
How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$        with improvements.  
What other fire insurance? none - Personal property under Policy # 4403.  
Are the premises occupied by owner? yes.  
Do all the stove-pipes go direct into good brick chimneys? yes.  
Do the stove pipes pass through wooden partitions or floor, how are they secured?  
How near to wood?  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.  
Will you keep matches in a safe place? yes.  
Do you allow smoking in barns? no.  
Is fire used in buildings except dwelling? no.  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.  
Is plastered, papered or cloth lined? Plastered.

I, the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true position of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the policy requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses during the life of my Policy.  
I, the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
No permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being used and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of Feb. 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 15.10  
Total, \$ 16.10  
Ward L. Gallagher Helen H. Gallagher  
Frances G. Gallagher David C. Gallagher  
Emily W. Gallagher

Paid - Feb 2. 1920.

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

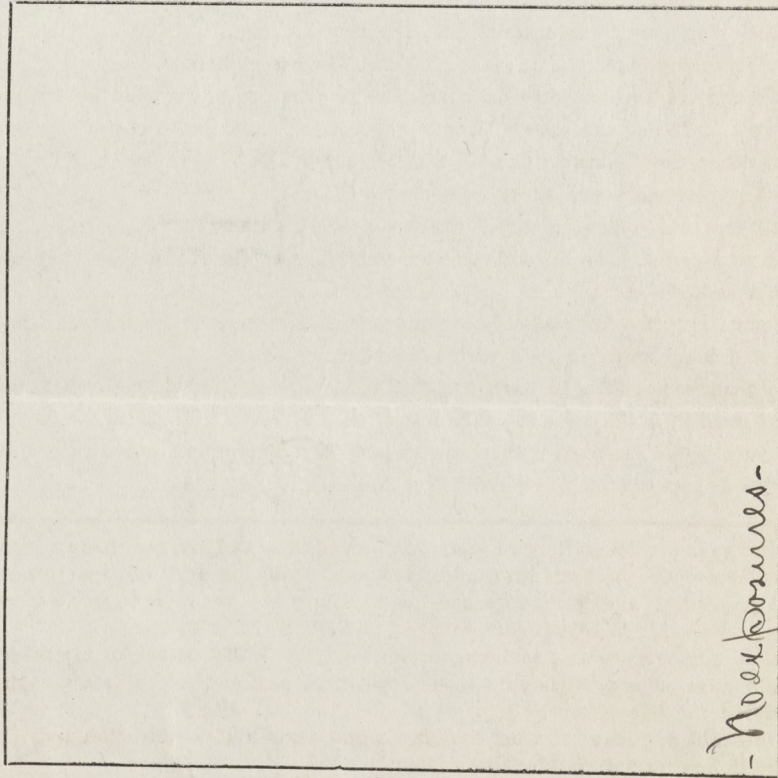
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

NORTH

SOUTH

No 46143.

# APPLICATION

OF

*Wilmar Mutual Fire Ins. Co.,*  
*A. A. Anderson, Route A-2,*  
*Turlock, Calif. Box 447*  
*merged* Post Office,  
*Santa Clara* County, Cal.

Amount Insured \$ 4152.00

Expires 1 day of April 1914

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 51.90

Premium - - - \$ 52.90

Inspector.

Approved Feb 7 1914

President.

Secretary.



Of Hilmar Mutual Fire Ins. Co. Turlock Merced Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand One Hundred and Fifty - Five \$400/100 DOLLARS, for the term  
of five years, from the fourth day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ <sup>2</sup> / <sub>3</sub> Value	Rate
School Building - Brick Bldg - Brick foundation			
On dwelling No. 1, 2 stories 60 x 160 feet, built 1919, now in repair, roof }		4152	
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		4152	

Insured - Feb. 4, 1924.  
Canceled - Not renewed.

High School Bldg. House and Barn No. 1 being situated on Hilmar High School Tract, half may be  
between Hilmar and Turlock, Merced County, Calif.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? acres, worth \$, with improvements.
4. What other fire insurance? Stanislaus Co. Mutual, \$8000.00; Fresno Mutual, \$4500.00; and Hilmar Mutual, \$4500.00
5. Are the premises occupied by owner? By High School.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4152.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of January 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 51.90 - 4 years, 2 mo. -  
Total, \$ 52.90

Hilmar Mutual Fire Ins Co  
By A. Anderson Secy APPLICANT.

Paid - Feb. 7, 1920.

This application did not reach our office until Feb. 7th, hence note numbered according to date.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

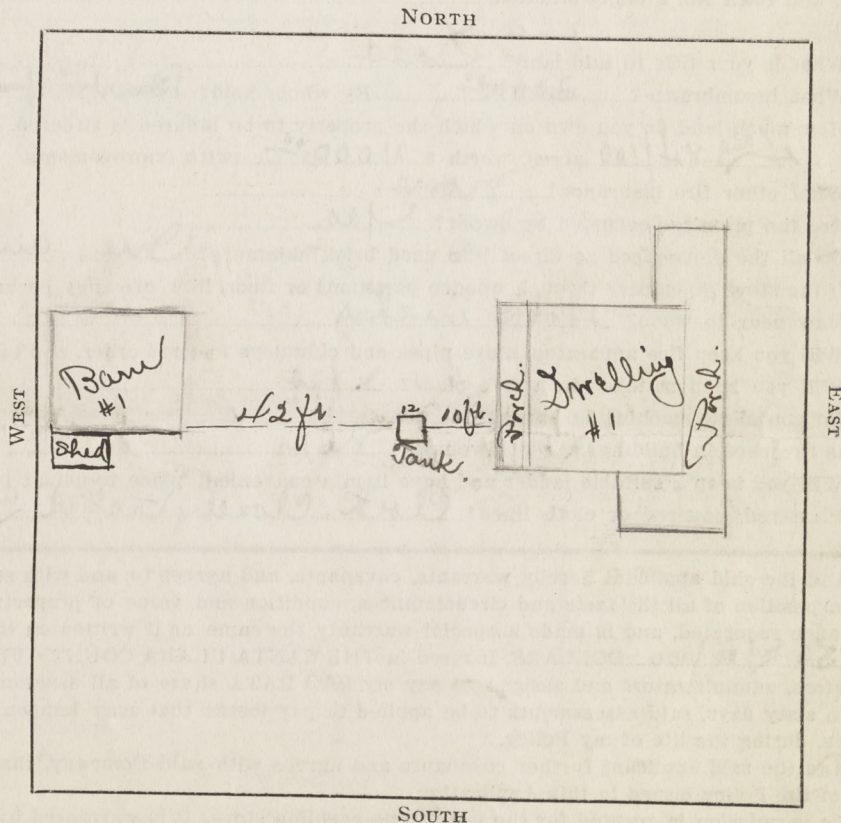
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4614

## APPLICATION

OF

Mrs Annie L. Van Dredell

279 E. San Fernando,

San Jose,

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1750.00

Expires 11 day of February 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 10.20

Premium

- - - \$ 11.20

J. E. Wissendanger.

Inspector.

Approved

Feb. 5

1920.

E. J. Pettit.

President.

Edw. A. Taylor.

Secretary.



89/1 ✓  
Of Annie S. Van Arsdell - Santa Clara County Fire Insurance Co.  
The Santa Clara County Fire Insurance Co. of SAN JOSE, CAL., April 22 1920.  
fire, for the sum of Seventeen dollars.  
of 114 years.  
It is un- Having purchased of Annie S. Van Arsdell the property described in  
property Polic No. 4644 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Annie S. Van Arsdell  
I hereby accept the said Policy 4 of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.  
Signed Minnie P Newlon  
Cupertino - R.T.S.

On dwelling	No. 2 - stories, x feet, built 1		
On windmill and tank	and frame - 12x12 ft - 18 ft. high	75	50
On Barn No. 1	1 stories, 20 x 32 feet, built 1, now in good repair, roof	300	200
On Barn No. 2	Sked, 10x11 ft.		
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in dwelling No. <u>One</u>			
On Pumping Plant, \$			
On Pump House, \$			
On Improvements being made on house, inside all rebuilt.			
On Furniture in Barn for about 30 days.			
Total amount		262.5	1750

House and Barn No. 1 being situated on Saratoga Avenue, 1/2 of a mile South of Meridian Corners. - Santa Clara Co., Cal.  
House and Barn No. 2 being situated

# Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 4644 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4644

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On Additional on Household fur. etc.		
On All while contained in dwelling		300
On		

Amount Ins., \$ 300.00 Premium, \$ 1.20 Paid - Jan. 26, 1921. Survey, \$ Total, \$  
Dated this 23rd day of December, 1920.  
J. B. Wiesendanger, Agent Minnie P Newlon, Applicant

Paid. - Feb. 11, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

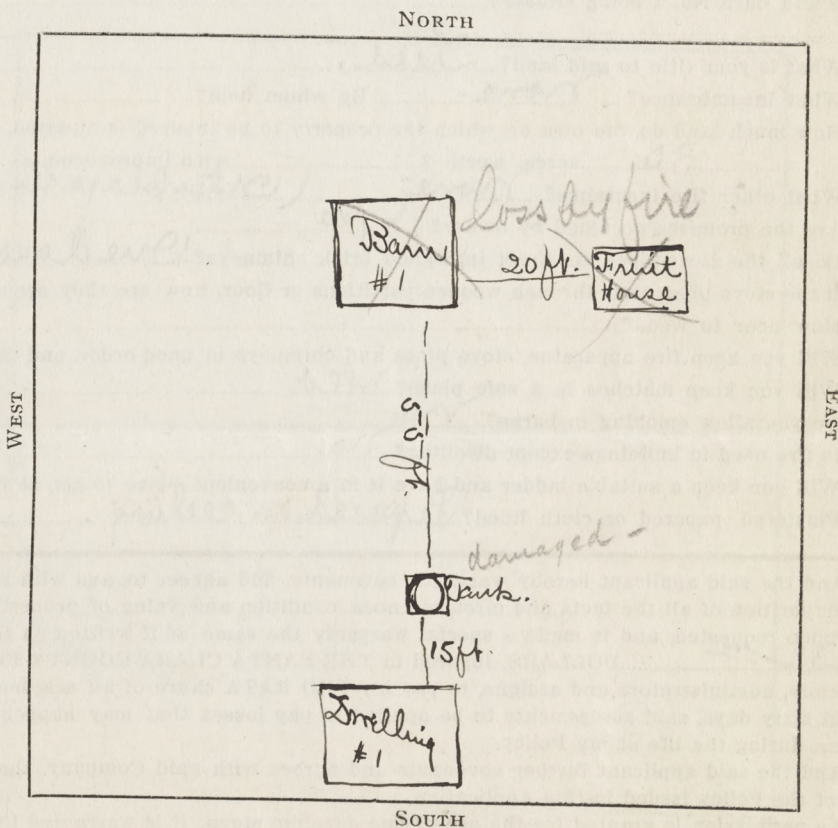
Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram. *See record -*



No 27645.

# APPLICATION

OF

J. A. Collins

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2332.00

Expires 11 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 15.40

Premium - - - \$ 16.40

W. A. Ross

Inspector.

Approved Feb. 11" 1923.

C. J. Pettit

President.

E. A. Taylor

Secretary.



89

#4644.  
APPLICATIONRate:  $1550 @ 18 = 2.79$   
 $200 @ 36 = 3.39$ 

Of Annie S. Van Arsdell, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seventeen Hundred and Fifty DOLLARS, for the term  
 of 3 years, from the 11th day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>40</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof	<u>1800</u>	<u>1200</u>	
On <u>house</u> No. 2 <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shing</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and frame - 12 x 12 ft - 18 ft. high</u>	<u>75</u>	<u>50</u>	
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>32</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>Shed, 10 x 11 ft.</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>Improvements being made on house, inside all rebuilt.</u>			
On <u>Furniture in Barn for about 30 days.</u>			
Total amount	<u>2625</u>	<u>1750</u>	

House and Barn No. 1 being situated on Saratoga Avenue, 1/2 of a mile South of Meridian Corners. - Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on Saratoga Avenue, 1/2 of a mile South of Meridian Corners. - Santa Clara Co., Cal.

What is your title to said land? Deed.  
 What incumbrance? 2000.00 By whom held? Bank of Italy. - Loan payable.  
 How much land do you own on which the property to be insured is situated, and what is its value?  
4 and 84/100 acres, worth \$ 11,000.00 with improvements.  
 What other fire insurance? none.  
 Are the premises occupied by owner? Yes.  
 Do all the stove-pipes go direct into good brick chimneys? One, and one terra-cotta.  
 If the stove pipes pass through wooden partitions or floor, how are they secured? Thimble, well secured.  
 How near to wood? 4 or 5 inches.  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.  
 Will you keep matches in a safe place? Yes.  
 Do you allow smoking in barns? no.  
 Is fire used in buildings except dwelling? no.  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.  
 Plastered, papered or cloth lined? Cloth, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 150 and 00/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being used, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of February 1920.

Policy Fee, \$ 1.00  
 Seal Fee, \$ 10.20  
 Total, \$ 11.20

Annie S. Van Arsdell APPLICANT.

Paid. - Feb. 11, 1920.



## Classification of Risk

First-class dwellings and contents, detached  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards papered or painted, adds one third to rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to from buildings classed as exposures; Rate on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at 100 ft. from dwelling.  
Barns or Stables, from 40 to 60 ft. from dwelling, rate as exposures.—Rate, 30c on \$100.

Barns or Stables, less than 40 ft. from dwelling, rate as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100).  
Dairies and Cheese Factories—Rate as exposures.—Rate, 40c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

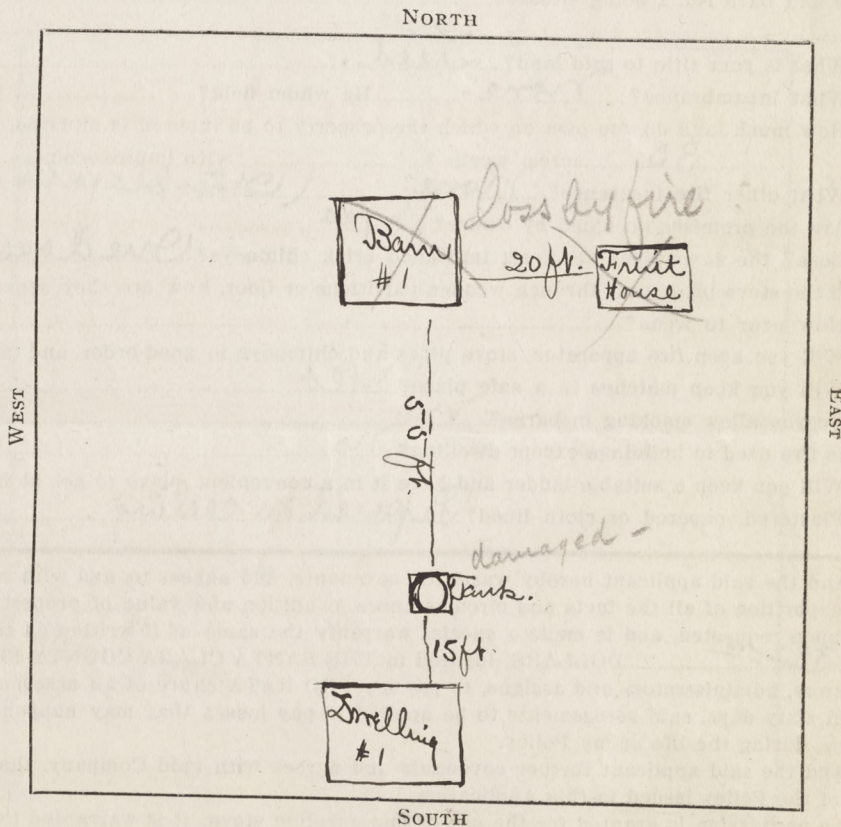
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *See record -*



*on Bay Avenue.*

Post Office,

1.

32.40

4 1923.

1.00

15.40

16.40

Inspector.

Approved

1923.

President.

Secretary.



#4645.

# APPLICATION

Date: 1550 @ 18 = 2.79  
782 " 30 = 2.34  
5.13

Of J.B. Collins, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Three Hundred Thirty-two DOLLARS, for the term  
of Three years, from the 11th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>50</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>shingle</u> roof	1500	1000	
On wing <u>1</u> stories <u>8</u> x <u>14</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On house No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shingle</u> roof	375	250	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	225	150	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	225	130	
On Barn No. 1, <u>25</u> x <u>50</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>shingle</u> roof	300	200	
On Barn No. 2			
On <u>4</u> Tons of Hay		40	
On <u>1</u> Horse	150	100	50
On Horse Wagon			
On <u>1</u> Horse Spring Wagon and roller	45	30	50
On <u>2</u> Horse Buggy <u>and 1 Spring wagon</u>	100	65	50
On Horse Phaeton			
On			
On Harness and Robes <u>2 sets single - 1 double</u>	47	27	17
All while contained in Barn No. <u>One</u> (new barn), under Policy # <u>4892</u>			
On Pumping Plant, \$ <u>75</u> , on Pump House, \$ <u>40</u>	75	50	
On <u>350 fruit boxes in fruit house</u>	40	25	
On <u>Tray Shed</u>	100	50	
On <u>200 new hays (\$70.00) and 500 old hays (\$125.00)</u>		195	
Total amount		2332	

House and Barn No. 1 being situated on North side of Mc Coy Avenue betw  
Irish Road and San Tomas Aquino Road - Santa Clara Co. Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$1000 with improvements.
- What other fire insurance? none Waterbury's - #4892
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? One does, and 1 terra-cotta turn off.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Papered on ceiling.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2332 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.40  
Total, \$ 16.40

Paid - Feb. 13, 1920.

J. B. Collins

APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

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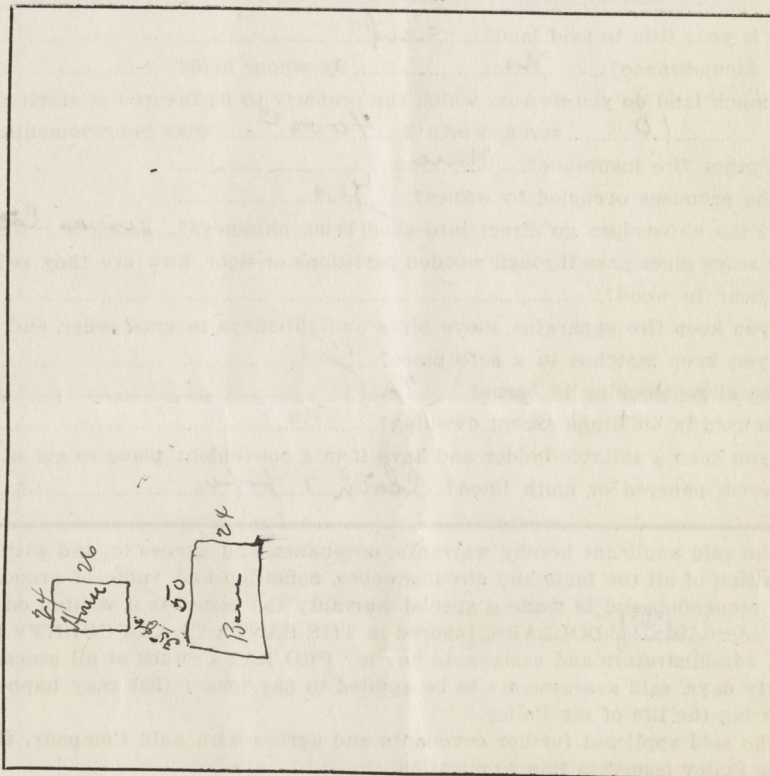
are contained.

are contained.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 46146.

## APPLICATION

OF

Fausto Moreno

R.R. Box 335

Arroyo

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 750.00

Expires 11 day of February 1923

Policy Fee

\$ 1.00

Rate Fee

\$ 6.85

Premium

\$ 7.85

C. W. Spalding

Inspector.

Approved

Feb 11

1923

G. J. Pettit

President.

Ella Q. Taylor

Secretary.



90 ✓

#4646. Rate:  $475 @ \frac{25}{275} = 1.18$   
 $275 @ \frac{40}{228} = 1.10$ 

## APPLICATION

Of Fausto Moreno - Sunnyvale - Postoffice, Santa Clara County, Calif., toThe Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Seven Hundred and Fifty DOLLARS, for the termof Three years, from the 11th day of February 1920 if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, $1\frac{1}{2}$ stories <u>26</u> x <u>28</u> feet, built 1, now in <u>fair</u> repair, <u>Shingle</u> roof		<u>400.00</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof		<u>75.00</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>24</u> x <u>50</u> feet, built 1, now in <u>fair</u> repair, <u>Shingle</u> roof		<u>275.00</u>	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount <u>Seven hundred fifty, 750.00</u>		<u>750.00</u>	

Expired - Feb. 11, 1923.  
Renewed - 6125.House and Barn No. 1 being situated on Crossman about 1/2 mile north of McVee and Abasco Road  
House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? No By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 4000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Terra Cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth & paper

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seven Hundred Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.85  
Total, \$ 7.85

Fausto Moreno APPLICANT.

Paid - Feb. 28, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

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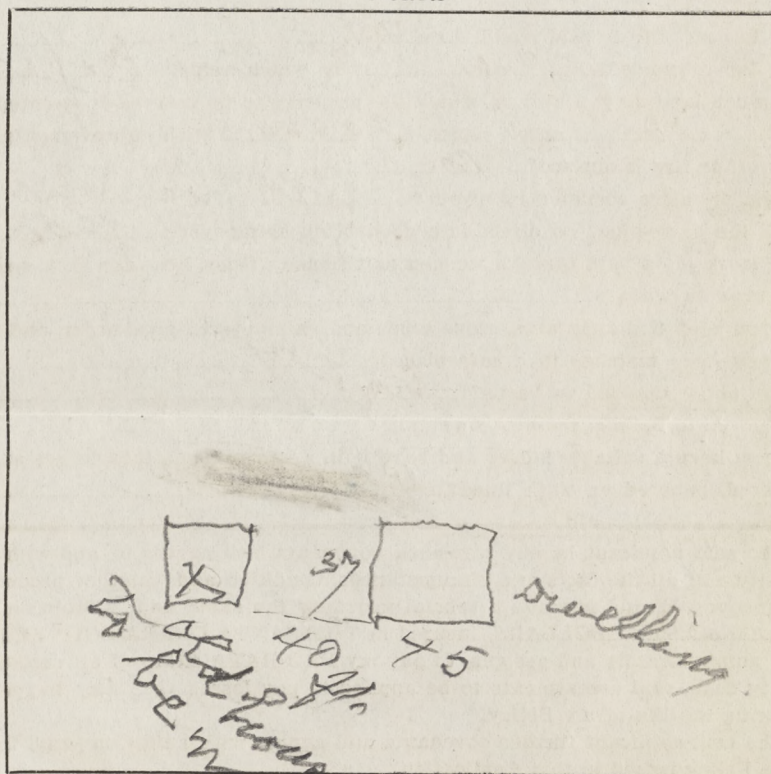
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## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No 46247

## APPLICATION

OF

Harry H. Hatt  
Route 2  
Box 94  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00

Expires 12 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.50

Premium - - - \$ 14.50

C. J. Pettit

Inspector.

Approved Feb. 14" 1920.

C. J. Pettit

President.

Edw. Q. Taylor

Secretary.



97

#4647.

Rate: 3000 @ 15 = 4.50

# APPLICATION

Of Harry Heath Cup. R. Ar Box 94 Postoffice, Santa Clara County, Calif.; to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of 3 years, from the 12 day of Feb. 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>27</u> x <u>45</u> feet, built 1 <u>new</u> , now in <u>repair</u> , <u>paper</u> roof	<u>5000</u>	<u>3000</u>	
On wing <u>1</u> stories <u>x</u> feet, built 1 <u>new</u> , now in <u>repair</u> , <u>paper</u> roof			
On house No. 2 <u>1</u> stories <u>x</u> feet, built 1 <u>new</u> , now in <u>repair</u> , <u>paper</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built 1 <u>new</u> , now in <u>repair</u> , <u>paper</u> roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On			
On			
On			
On			
Total amount		<u>3000</u>	

*Exp. Feb. 12, 1923.  
Renewed - 6/18/26*

House and Barn No. 1 being situated north side Doyle Road, near  
Santa Clara Avenue  
 House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? 7000. By whom held? Mr. J. J. J. - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 20000, with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of Feb. 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.50  
 Total, \$ 14.50

Paid - Feb. 17, 1920.

Harry Heath APPLICANT.



No 46148.

# APPLICATION

OF

Mrs. Clara Goodwin

1760 The Alameda.

San Jose.

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1300.00

Expires 14 day of February 1923.

Policy Fee

1.00

Rate Fee

7.05

Premium

8.05

C. J. Pattie.

Inspector.

Approved

1920

C. J. Pattie.

President.

Edw. A. Taylor.

Secretary.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near Barn, rate with Barn.

Dwelling. If near Barn, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

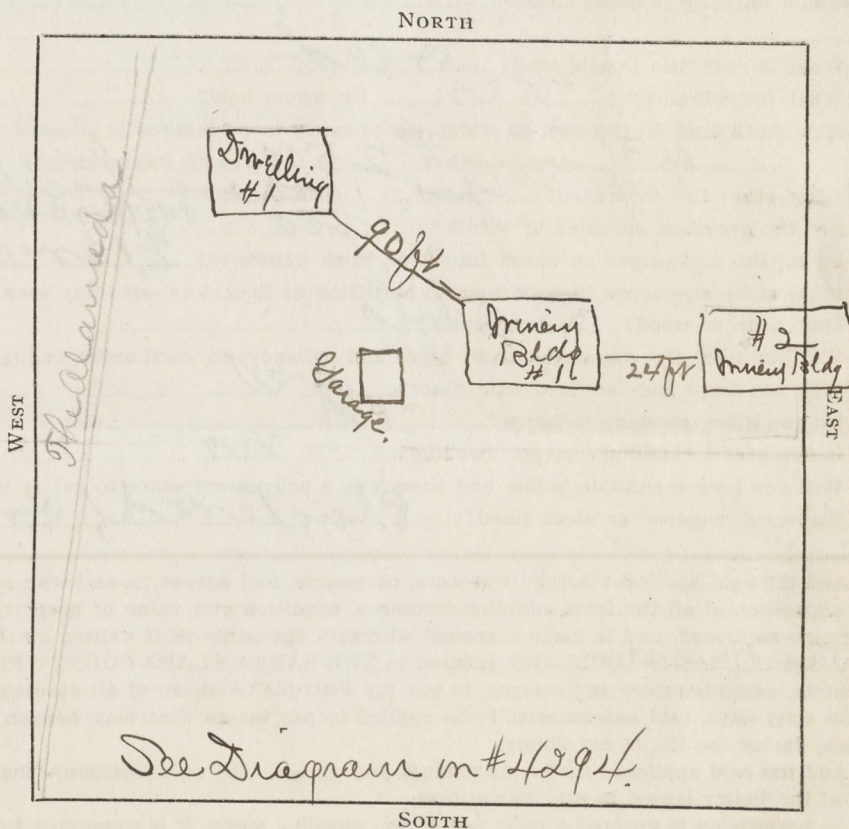
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





98/ ✓ #4648. Rate: 1300 @ 18 = 2.34  
Rate changed Feb. 23 1922. Same

APPLICATION

Of Clara Goodwin San Jose, House No. 176  
Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirteen Hundred DOLLARS, for the term  
of 3 years, from the 14<sup>th</sup> day of February 1922 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, stories 60 x 38 feet, built 1916, now in repair, roof	4000	1000	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	300	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		1300	

Exp. Feb. 14, 1923.  
Revised - 6137

Application for Additional Insurance  
Rate: 1000 @ 15, June 1 yr.

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4648 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4648

On Dwelling—When Built?	Dimensions	Condition	Valuation	Am't Insured
Additional Amount (formerly in another company)			(entire) 4000	1000
On Barn--When Built?	Dimensions	Conditions		
On				
On				
On				

Amount Ins., \$ 1000.00 Premium, \$ 1.15 Survey, \$ Total, \$  
Dated this Twelfth day of February, 1922.  
Agent Mrs Clara Goodwin Applicant

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of February 1922.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 1.05  
Total, \$ 8.05  
Paid - Feb. 18, 1920.  
Mrs Clara Goodwin APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

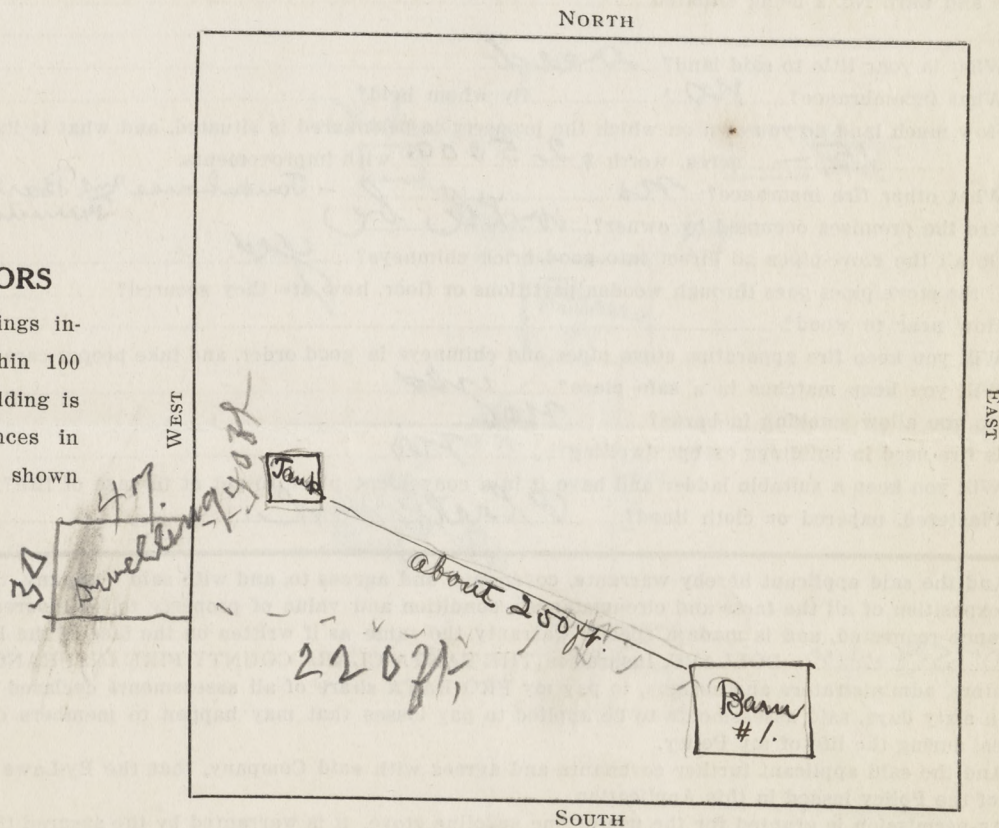
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4649

## APPLICATION

OF

Alfred Erickson

Cupertino Box 108  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3075.00

Expires 14 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 14.15

Premium - - - \$ 15.15

E. J. Pettit

Inspector.

Approved Feb. 14 1923

E. J. Pettit

President.

Edw. A. Taylor

Secretary.



98/✓

# 4648.

Rate: 1300 @ 18 = 2.34

## APPLICATION

Rate changed <sup>in Feb</sup> 1922.  
Alamo

Of Clara Goodwin San Jose House No. 176  
Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Thirteen Hundred DOLLARS, for the term of 3 years, from the 14<sup>th</sup> day of February 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories <u>60</u> x <u>38</u> feet, built <u>1916</u> , now in <u>repair</u> , ..... roof } <u>4000</u> <u>1000</u>			
On wing ..... stories ..... x ..... feet, built 1....., now in <u>repair</u> , ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>600</u>	<u>300</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On ..... <u>notified</u> .....			
On .....			
Total amount .....		<u>1300</u>	

Exp. paid - Feb. 14/1923.  
Remitted - 6137

House and Barn No. 1 being situated *On named, in front,*  
*National Liberty*  
House and Barn No. 2 being situated

House and Barn No. 2 being situated

1. What is your title to said land? own  
2. What incumbrance? no By whom held?  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
4 3/4 acres, worth \$ 2500 with improvements.  
4. What other fire insurance? yes 1000 on building in National Liberty Bldg.  
5. Are the premises occupied by owner? yes #4294-out dept -  
6. Do all the stove-pipes go direct into good brick chimneys? 2 Brick 1 Terra Cotta  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Refract removed - 1922 (See)  
8. How near to wood? 3 inches  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined? Plastered & cased

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of February 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.05  
Total, \$ 8.05

Mrs Clara Goodwin APPLICANT.

Paid. - Feb. 18, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

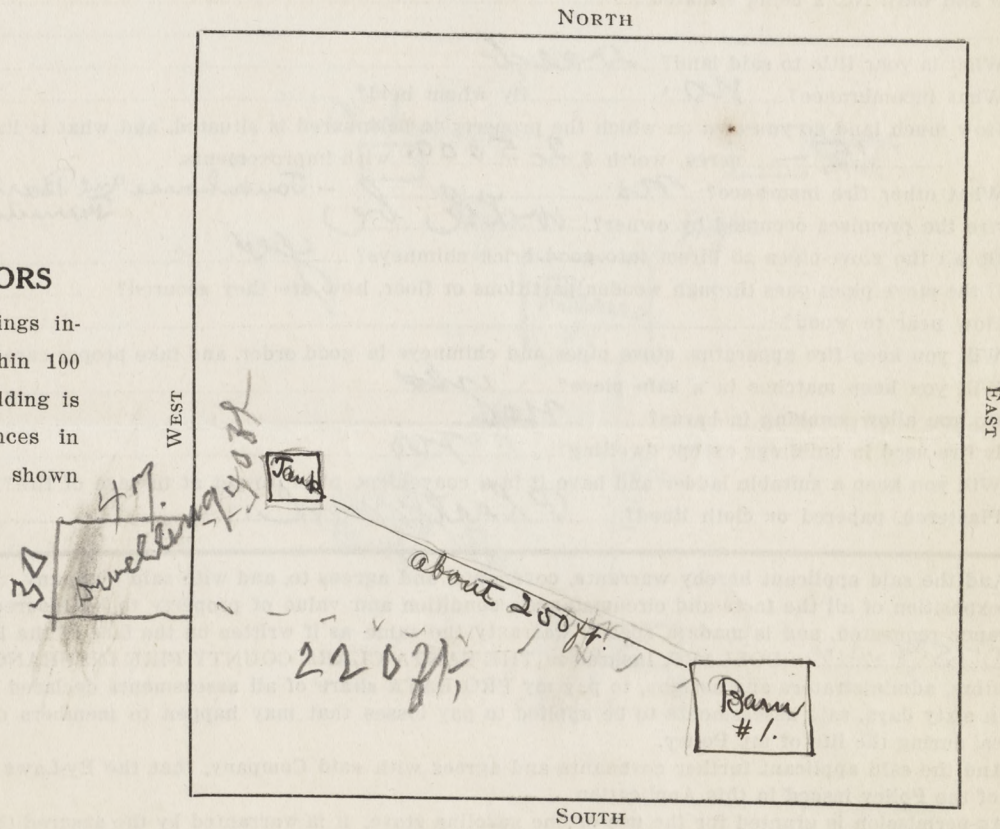
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4649

# APPLICATION

OF

Alfred Erickson  
Cupertino Box 108  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3075.00

Expires 14 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 14.15

Premium - - - \$ 15.15

E. J. Erickson  
Inspector.

Approved Feb. 14" 1923  
E. J. Erickson  
President.  
E. A. Taylor  
Secretary.



# 4649.

Rate: 3000 @ 15 = 4.50  
75 " 30 = .22  
4.72

## APPLICATION

Of Alfred Erickson on Cupertino, Box 108 Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three thousand and Seventy-five DOLLARS, for the term  
 of 3 years, from the 14 day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>30</u> x <u>47</u> feet, built <u>1920</u> , now in <u>repair</u> , <u>Building Patent</u> <u>Roof</u>			
On wing stories x feet, built 1, now in <u>repair</u> , <u>Roof</u>	<u>4600</u>	<u>3000</u>	
On house No. 2 stories x feet, built 1, now in <u>repair</u> , <u>Roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in <u>repair</u> , <u>Roof</u>			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Garage</u> <u>18x12</u>	<u>150</u>	<u>75</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>4750</u>	<u>3075</u>	

House and Barn No. 1 being situated on the Saratoga and Alviso Road, Three miles from Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? deed
- What incumbrance? no By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 25000, with improvements.
- What other fire insurance? no - Tank house and Barn under Policy # 4288.
- Are the premises occupied by owner? yes - Furniture - # 4853.
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? yes
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plaster and paper

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3075 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Feb. 1920  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 14.15  
 Total, \$ 15.15

Alfred Erickson APPLICANT.

Paid - Feb. 20, 1920



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

## EXPOSURES.

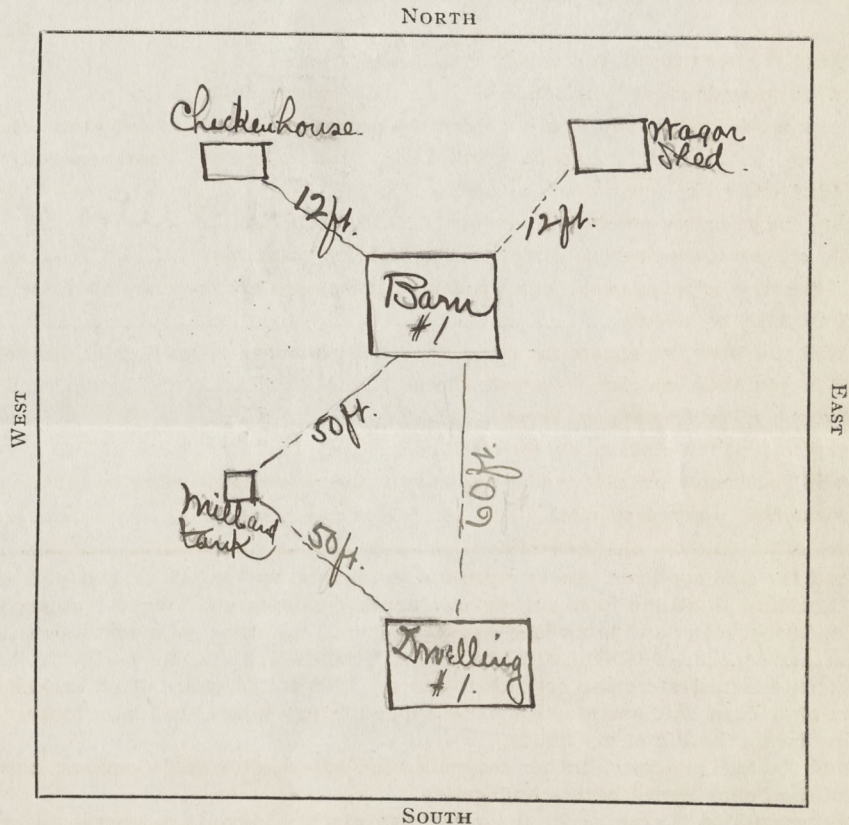
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

marked to alarm



No 24650.

# APPLICATION

OF

Mrs. Ethel M. Forbes.

Santa Clara County, Cal.

Post Office,

Amount Insured \$ 2400.00

Expires 14 day of February 1925.

Policy Fee - - \$ 1.00

Rate Fee \$ 23.50

Premium # 3823 - \$ 17.20

Magnus Johnson Inspector.

Approved Feb. 17 1925

President.

Ella O. Taylor.

Secretary.



98

#4650.

Rate: 1800 @ 15 = 2.70  
600 @ 30 = 1.80  
4.50

# APPLICATION

Of Ethel M. Forbes San Jose - Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Twenty-four Hundred DOLLARS, for the term  
of five years, from the 14th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>46</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2100</u>	<u>1400</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>450</u>	<u>300</u>	<u>100</u>
On <u>      </u>			
On Piano <u>      </u>	<u>150</u>	<u>100</u>	<u>old</u>
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and frame</u>	<u>225</u>	<u>150</u>	
On Barn No. 1, <u>1 1/2</u> stories, <u>16</u> x <u>20</u> feet, built <u>1</u> , <u>side shed, 16 x 20 ft.</u> , now in <u>      </u> repair, <u>shingle</u> roof	<u>450</u>	<u>300</u>	
<u>Ginaga</u> On Barn No. 2 <u>Wagon Shed, 16 x 32 ft.</u>	<u>225</u>	<u>150</u>	
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>Personal property insured under this Policy is owned by Bert O. Alton, and insurance thereon payable to him.</u>			
Total amount	<u>3600</u>	<u>2400</u>	

Approved - Feb. 14, 1925.  
Renewed - #7130.

House and Barn No. 1 being situated on Lot #9, Main Avenue, Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? By Bert O. Alton, who is purchasing property under contract for added loss if any, payable to him as his interest may appear at time of request of Forbes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.50  
Total, \$ 3.50

Less \$6.30 - Return Premium on Car Policy #3828.  
\$17.20

Paid by B. O. Alton - Feb. 19, 1920.

Ethel M. Forbes APPLICANT.  
Bert O. Alton

1050 100 Renewal # (3823)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

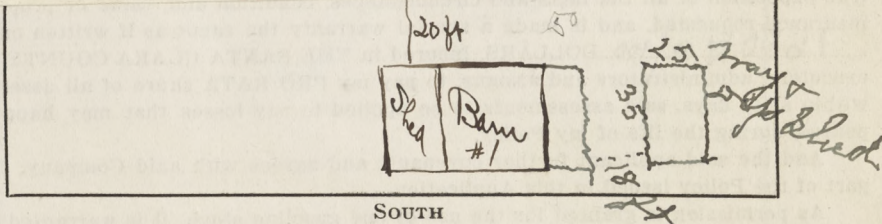
## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth

## NOTICE TO I

On diagram show  
sured, and all exp  
feet; say just wha  
occupied for, and r  
figures between al  
on Diagram.

Santa Clara Fire Ins Co San Martin Cal  
Porter Bldg Feb 7-20  
San Jose Cal  
Dear Sir: Regarding the  
policy of Mrs Ethyl M Forbes which  
I sent you a few days ago and  
neglected to write you explaining what  
I wanted done with it  
I have just bought this property  
and want the Ins increased  
as follows House \$1400  
Barn \$300. Tank and tower \$150 and  
wagon shed \$150 making \$2000 in all  
I also want \$300 on H Hld goods and  
\$100 on a piano. Make out policy on  
all for a period of five years  
Send me amount of premium crediting  
me with amount due on policy I sent you  
I am buying this property under  
contract for deed payments extending  
over a period of four years There will  
have to be a clause attached to policy making  
loss if any payable as our interests may appear  
at that time Respc Bert O. Alton



An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No 4651.

# APPLICATION

OF

Cutane and Nick Lapina  
Cubertino Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1680.00

Expires 15 day of February 1925

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 24.85

Premium - - - \$ 25.85

Inspector.

Approved Feb 14" 1920

President.

Secretary.



98 ✓

#4650.  
APPLICATION

Rate: 1800 @ 15 = 2.70  
600 " 30 = 1.80  
4.50

Of Ethel M. Forbes San Jose - Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Twenty-four Hundred DOLLARS, for the term  
of five years, from the 14th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26 x 46</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2100</u>	<u>1400</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	<u>100</u>
On <u>Piano</u>	<u>50</u>	<u>100</u>	<u>100</u>
On <u>8000</u>			
On <u>100</u>			
On <u>100</u>			
On <u>100</u>			
All while contain			
On Windmill and	<u>5</u>	<u>150</u>	
On Barn No. 1,	<u>50</u>	<u>300</u>	
On Barn No. 2,	<u>25</u>	<u>150</u>	
On <u>Tons</u>			
On <u>Horse</u>			
On <u>Horse</u>			
On <u>Horse</u>			
On <u>Horse</u>			
On <u>Horse</u>			
On <u>Horse</u>			
On <u>Harness and</u>			
All while contain			
On Pumping Pla			
On <u>Personal</u>			
On <u>But O. All</u>			
	<u>0</u>	<u>2400</u>	

House and Barn No. Hill  
House and Barn No.

1. What is your title?
2. What incumbrances?
3. How much land? 2
4. What other fire insurance?
5. Are the premises occupied?
6. Do all the stove pipes terminate outside?
7. If the stove pipe terminates inside, is it properly protected?
8. How near to water?
9. Will you keep fire extinguishers?
10. Will you keep a fire alarm?
11. Do you allow smoking?
12. Is fire used in building?
13. Will you keep a fire alarm?
14. Plastered, papered?

And the said applicant, in consideration of the sum of Twenty-four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of February 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 22.50

Total, \$ 23.50

Less \$ 6.30 - Return Premium on Can Policy #3828.

Paid by B. Walton - Feb. 19, 1920.

Ethel M. Forbes  
Mrs. Ethel M. Forbes APPLICANT.  
Dr. A. R. Forbes

erty - Loss if any.  
ed - interest may  
appear at time.  
(Signature of Ethel M. Forbes)  
embers? Yes



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.

2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe: Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on  
\$1.00

Barns or Stables less than 40 ft. from build-  
\$100.

ings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings detached. Rate 30c on \$100

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on  
 c100

\$100. School Houses and Churches: detached; detached;

Rate, 30c on \$100.

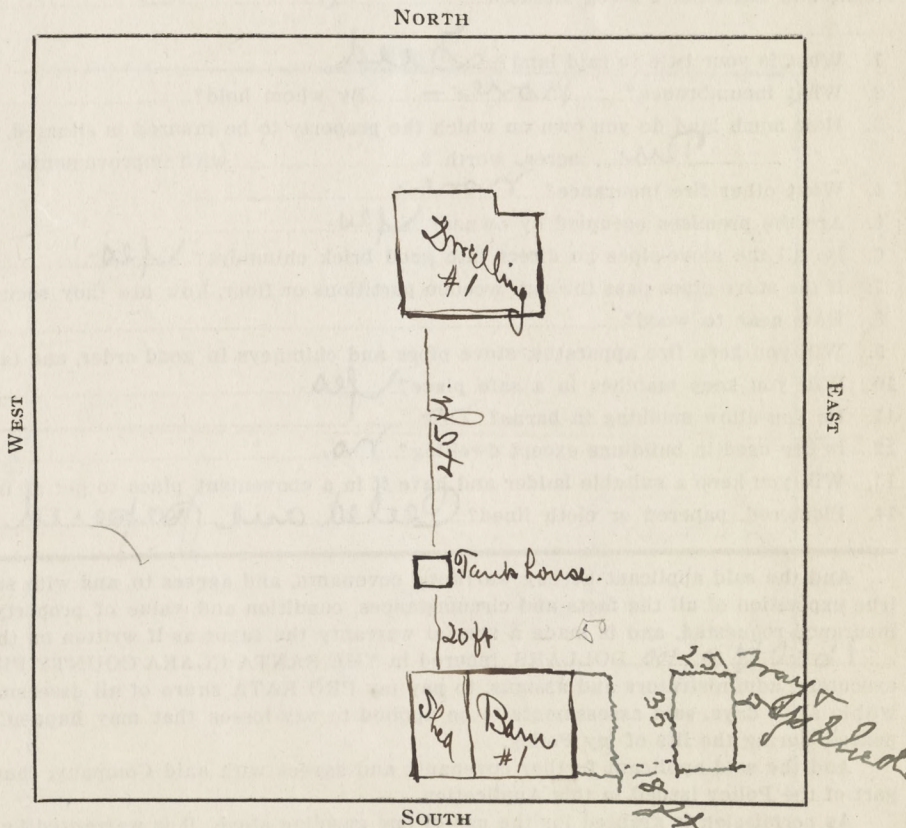
Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





#4651.  
APPLICATION

Rate: 700 @ .15 = 105  
980 @ .40 = 392  
497

Of Antone + Nick Lopina, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Eighty DOLLARS, for the term  
of five years, from the 15 day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>30</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shing.</u> roof	1000	650	
On wing _____ stories _____ x _____ feet, built <u>1</u> , now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> , now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	75	50	
On _____			
On Piano _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank house - 12x12 ft.</u>	375	250	
On Barn No. 1, <u>2</u> stories, <u>24</u> x <u>18</u> feet, built <u>1</u> , now in _____ repair, _____ roof	240	160	
On Barn No. 2 <u>and Shed, 24x15 ft.</u>			
On <u>4</u> Tons of Hay	45	30	
On _____			
On _____ Horses			
On <u>1</u> Horse Wagon <u>Truck</u>	60	40	
On _____ Horse Spring Wagon			
On <u>1</u> Horse Buggy	60	30	
On _____ Horse Phaeton			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Tray + Dipping Shed 25x35-12ft</u>	150	100	yes
On _____			
On <u>2500</u> Trays	1000	300	20
On <u>700</u> Pickling Boxes		70	20
Total amount		1680	

House and Barn No. 1 being situated on South side of Stevens Creek Road, about four miles West of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? none - By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Ceiled and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1680 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 24.85  
Total, \$ 25.85

Antone and Nick Lopina APPLICANT.

Paid - February 24, 1920.



No. 4652.

# APPLICATION

OF

Wm. Burke

Route 2.  
Box 218.  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2600.00

Expires 16 day of February 1923.

Policy Fee - - \$ 1.00

Mill Fee - - \$ 16.20

Total amount paid - \$ 17.20

Agent.

Approved Feb 17 1920

President.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

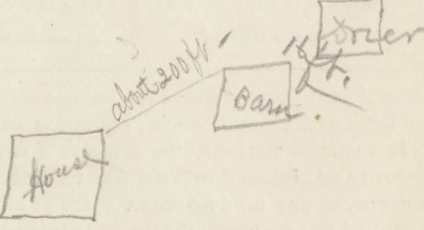
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

NORTH

EAST

WEST

SOUTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



98

#4652

Date:  $1600 @ 15 = 2.40$   
 $1000 @ 30 = 3.00$   
5.40

# APPLICATION

Of Wm Luke San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty Six Hundred DOLLARS, for the term  
 of 3 years, from the 16 day of February 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>30x40</u> feet, built <u>1918</u> now in <u>Good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 <u>30x40 shed, 16x40 ft.</u>	<u>900</u>	<u>600</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Fruit House - 26x36, 2 story - shingle roof</u>	<u>600</u>	<u>400</u>	
On .....			
On .....			
On .....			
Total amount.....	<u>\$3900</u>	<u>\$2600</u>	

*Expired - Feb. 16, 1923 -  
 Renewed - 6/14/1.*

House and Barn No. 1 being situate on Coke Lane, between Plummer Ave. and Almaden Road, Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? no By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? \$30,000  
20 acres, worth \$ 35,000 with improvements.
4. What other fire insurance? .....
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Feb. 1920

Policy Fee, \$ 1.00  
 Mill " \$ 16.20  
 Total, \$ 17.20

*ask about #3411 - if in is to continue or be cancelled.*

Wm Luke

APPLICANT.

Paid - March 12, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES:

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovenipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

**D**WELLING. If near Barn, rate with Barn.  
Barns or Stables detached rate at twice a

Dwelling rate. Rate, 30c on \$100.  
Barns or Stables from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),  
Sheds. Shops. Storehouses, and other out-

Dairies and Cheese Factories—Rate. 30c on buildings, detached; Rate, 30c on \$100.

\$100. Steam Engines, Boilers, etc.; Rate, 40c on

\$100. School Houses and Churches; detached;

Rate, 30c on \$100.

ings; rate the same as buildings in which they are contained.

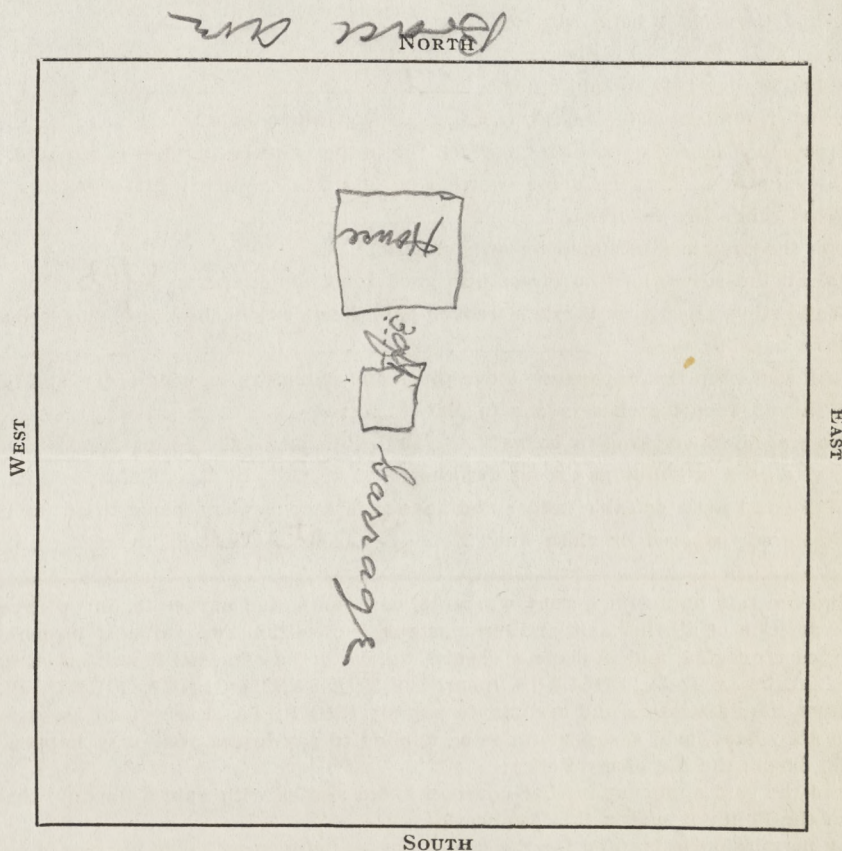
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1653.

# APPLICATION

OF

T. H. Landers

*David Bell* Post Office,  
Santa Clara County, Cal.

Amount Insured

Expires 16 day of February 1923.

Policy Fee	-	-	-	\$ 1.00
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Rate Fee

Less Return on Inv. -  
Premium - \$32.50 -

Dr. J. M. Zettl

Inspector.

Approved

1950.

President.

Secretary.



98 ✓

No. 4653.

Rate: 3900 @ 15 = 585  
100 " 40 = 40  
6.25

APPLICATION

Of T. H. T.landers - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of three years, from the 16 day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>34</u> x <u>36</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>5250</u>	<u>3500</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On			
On Piano	<u>150</u>	<u>100</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage</u>	<u>150</u>	<u>100</u>	
On			
On			
On <u>noirified</u>			
Total amount	<u>6000</u>	<u>4000</u>	

Expired - Feb. 16, 1923.  
Renewed - 6/14/2

House and Barn No. 1 being situated on Corner of Grace Avenue and Christopher Avenue, in Willows District, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
120 acres, worth \$ with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

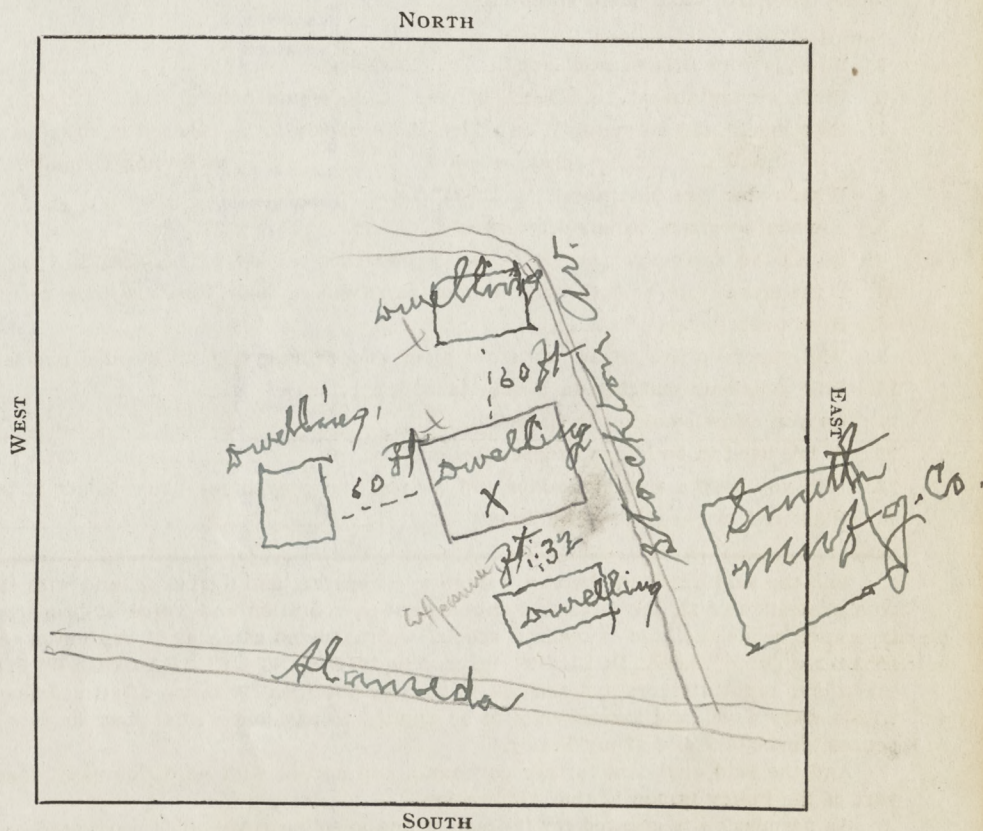
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of Feb. 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 18.75  
Total, \$ 19.75  
Less \$ 1.50 - Return on Cash of prev. form #3256.  
\$ 18.25  
Paid - Mar. 16, 1920.

T. H. T.landers APPLICANT.



On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

OF

J. H. Bampton.  
38 Moorpark Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

### Amount Insured

\$3600.00

Expires 16 day of

February 1923.

## Policy Fee

\$ 1.00

Rate Fee

\$ 27.00

## Premium

82.00

Inspector.

Approved

1926.

President.

Secretary.



98 ✓

#4654.

Rate: 3600 @ 25% = 9.00

# APPLICATION

Of A. H. Boynton, San Jose,

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Three Thousand Six Hundred DOLLARS, for the term of Three years, from the 16 day of February 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>42</u> x <u>30</u> feet, built <u>18+</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>5400</u>	<u>3600.</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>5400</u>	<u>3600</u>	

expired - Feb. 16. 1923 -  
Renewed - #

House and Barn No. 1 being situated on South west side of Stockton Av.  
3rd or 4th House from Alameda, Santa Clara Co., Ca  
House and Barn No. 2 being situated       

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot        acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? No, Tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 27.00  
Total, \$ 28.00

Paid - February 16, 1920.

A. H. Boynton APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

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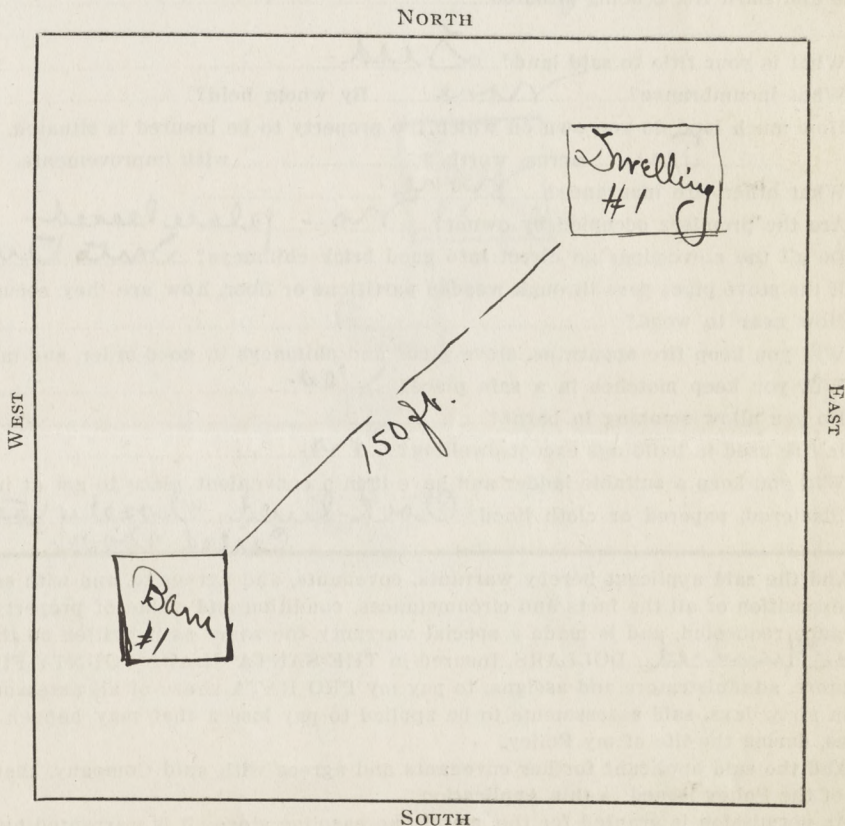
are contained.

are contained.

are contained.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4655

## APPLICATION

OF

Mr. L. A. Hannibal.  
28 Middlefield Rd.,  
Burlingame Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1100.00  
Expires 17 day of February 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 7.05  
Premium - - - \$ 8.05

Renewal of # 3278.  
Inspector.

Approved Feb. 14 1923

E. J. Pettit  
President.

Edna O. Taylor  
Secretary.



#4655. Rate: 800 @ 18 = 1.44  
300 @ 30 = .90  
2.34

# APPLICATION

Of Mrs. G. A. Hannibal Burlingame Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eleven Hundred DOLLARS, for the term  
 of Three years, from the 17th day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>8 rooms</u> , <u>1</u> stories <u>26</u> x <u>40</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>2</u> stories, <u>32</u> x <u>58</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>500</u>	<u>300</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>House and Barn No. 1</u>			
On <u>House and Barn No. 2</u>			
Total amount		<u>1100</u>	

*Expired - Feb. 17, 1923.  
 Canceled - not revid.*

House and Barn No. 1 being situated on North side of Montague Road, on East side of Guadalupe Creek, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - place leased.
- Do all the stove-pipes go direct into good brick chimneys? Santa Terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? tinble
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth-lined, closely locked and papered. Ceiled above.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eleven Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Feb. 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 7.05  
 Total, \$ 8.05

Paid - Feb. 12, 1920. Georgia A. Hannibal APPLICANT.

*200.00 canceled.*



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

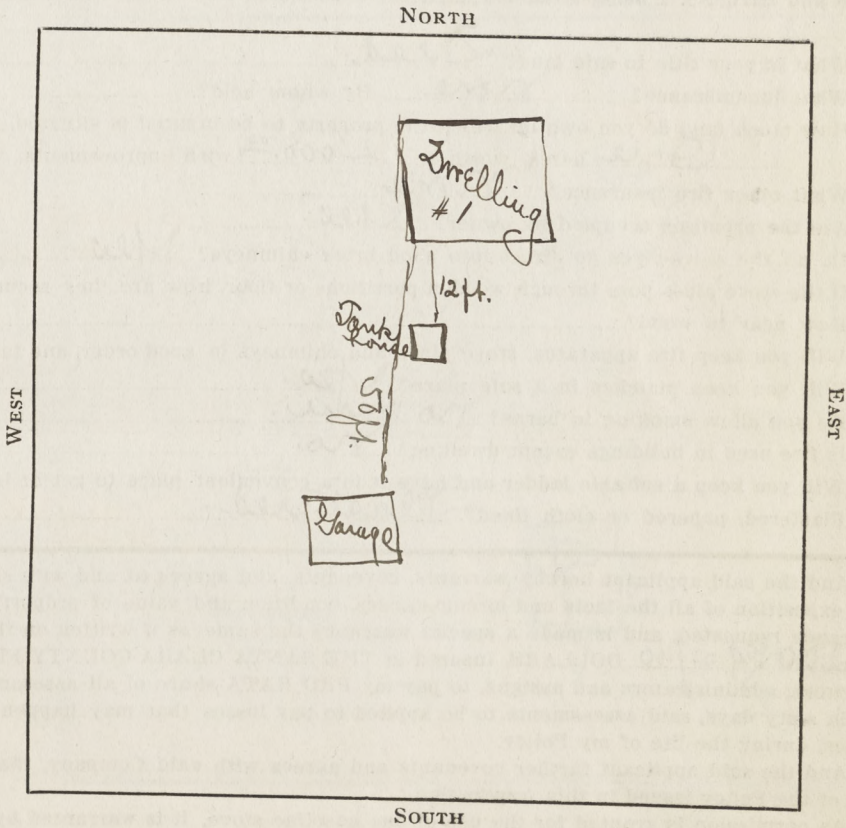
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## EXPOSURES.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4656.

# APPLICATION

OF

George Paulman.  
Route 1.  
Box 410  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2200.00

Expires 18 day of February 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 6.60

Premium - 2yrs - - \$ 7.60

Renewal of \$ 37.9.  
Inspector.

Approved Feb. 24" 1920.

E. V. Pettit  
President.

E. O. Taylor.  
Secretary.



#4656.

Rate: 2200 @ 15 = 3.30.

## APPLICATION

Of George Paulman, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
 of Two years, from the 18th day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>32</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shing</u> roof }	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>300</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>3300</u>	<u>2200</u>	

House and Barn No. 1 being situated on Minnesota Avenue between Curtis  
and Settle Avenues, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
One acre, worth \$ 4000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no same.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2200 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of February 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.60  
 Total, \$ 7.60

Geo. Paulman APPLICANT.

Paid - March 10, 1920



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

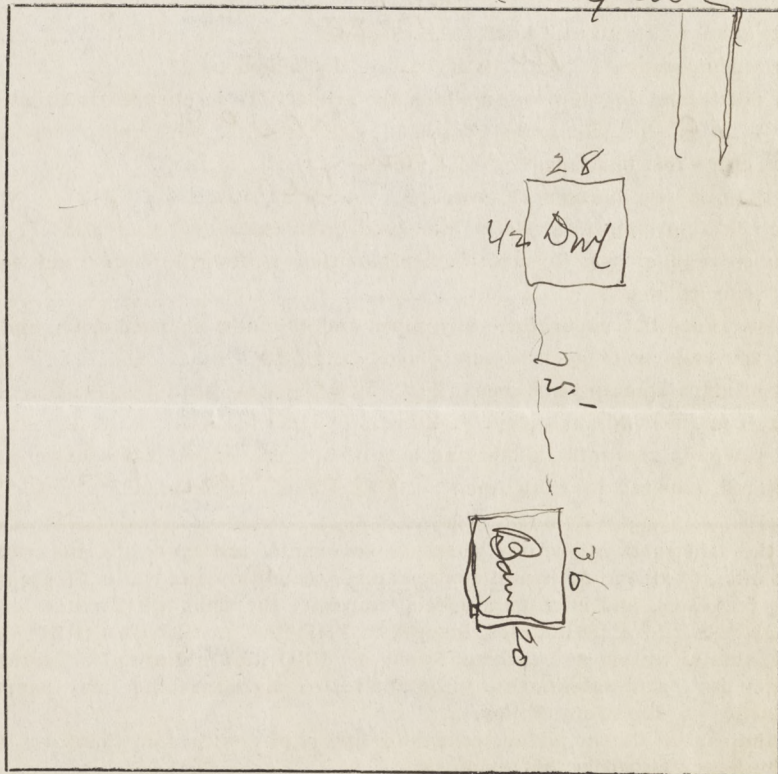
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 14657

# APPLICATION

OF

Mary C. Inadw

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$

224500

Expires 19th day of

February 1923

Policy Fee

-

-

-

\$

1.00

Rate Fee

-

-

-

\$

16.86

Premium

-

-

-

\$

11.86

M. A. Ross

Inspector.

Approved

-

-

-

1920

Feb. 24

C. E. Pettit

President.

E. D. Taylor

Secretary.



98 ✓

#4657.  
APPLICATIONRate: 2080 @ 15 = 3.12  
165 " 30 = .50  
3.62

Of Mrs. Mary C. Quadro Campbell, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and insurance against loss or damage by  
 fire, for the sum of Two thousand two hundred forty five (2245) DOLLARS, for the term  
 of three years, from the 19<sup>th</sup> day of Feb. 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>128</u> x <u>42</u> feet, built <u>1908</u> , now in <u>gd</u> repair, <u>shg.</u> roof			
On wing stories x feet, built 1, now in repair, roof	2400	1600	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	330	
On Piano ( <u>Fischer upright</u> )	250	150	
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>20</u> x <u>36</u> feet, built <u>1918</u> , now in <u>gd</u> repair, <u>sh.</u> roof	250	165	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On <u>notified</u>			
Total amount		2245	

House and Barn No. 1 being situated about 1/4 mi S of corner of McCoy Ave. and San Jose  
about 2 1/2 mi. S.W. of town of Campbell  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? No By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 8000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? papered on boards + felt

Box 341  
Rental

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2245.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18<sup>th</sup> day of Feb. 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 10.86  
 Total, \$ 11.86

Mary C. Quadro APPLICANT.

Paid - Feb. 19, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

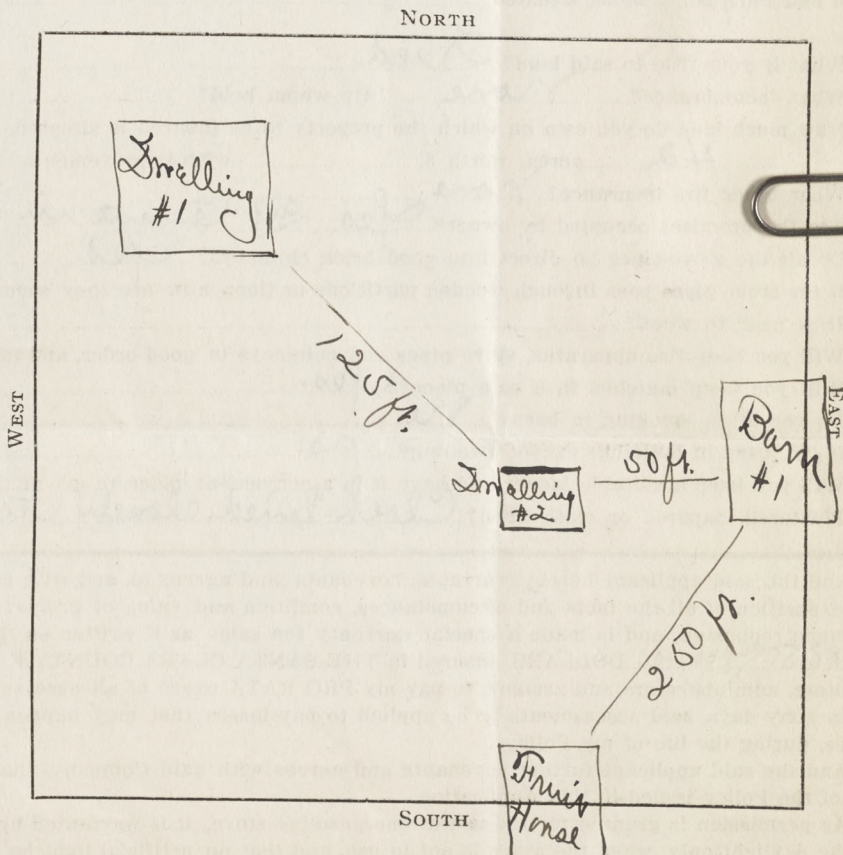
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4658.

# APPLICATION

OF

Mrs. Mary J. Sparks  
Mountain View Post Office,  
2111 3rd Avenue  
Santa Clara County, Cal.

Amount Insured \$ 3885.00  
Expires 20 day of February 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 23.85  
Premium - - - \$ 24.85

Renewal of \$3280.  
Inspector.

Approved Feb 17 1920  
C. T. Pettit  
E. A. Taylor  
President.  
Secretary.



85 ✓

#4658

Rate: 26.45 @ 15 = 3.96  
200 " 20 = 4.00  
940 " 35 = 3.29  
100 " 30 = .30  
7.95

# APPLICATION

Of Mary F. Sparks - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Eight Hundred Eighty five DOLLARS, for the term  
of Three years, from the 20th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 1/2 stories 18 x 30 feet, built 1....., now in good repair, Shing roof	2500	1500	
On wing 1 stories 21 x 50 feet, built 1....., now in " repair, " roof			
On frame addition - 1 story, 15 x 18 ft. - .. ..			
On house No. 2, 1 stories 12 x 40 feet, built 1....., now in good repair, Shing roof	300	200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions and Cabinet of Curios. -	1650	1100	
On Piano			
On Music Box (\$50.00) and Phonograph (\$20.00)	70	45	
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, .. stories, 37 x 50 feet, built 1....., now in .. repair, .. roof	1200	800	
On Barn No. 2 .. addition, 16 x 72 ft. -			
On .. Tons of Hay			
On 600 fruit trays and 400 boxes -	220	140	
On .. Horses			
On .. Horse Wagon			
On .. Horse Spring Wagon			
On .. Horse Buggy			
On .. Horse Phaeton			
On ..			
On Harness and Robes			
2044 - R. Santa Clara Ave Alameda California September 28 - 1920	150	100	
My dear Miss Taylor			
		38.85	

Expired Feb. 20, 1923  
Canceled - Not renewed

## VACANCY PERMIT

PERMIT is hereby granted for the Dwelling No. 1. building insured under Policy No. 4658  
of the Santa Clara County Fire Insurance Company, to remain vacant from time to time during term of Policy  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

Ella Q. Taylor. Secretary.

Sept. 29, 1920.  
Under care of tenant in House No. 2.

after my house as he has  
always before, and feel sure  
it will be all right. (Mrs. Geo. P.)  
Yours with kind regards, Mary F. Sparks

said Company, that the foregoing is a rule, just and  
erty to be insured, and is offered as a basis of the  
the face of the Policy. For and in consideration of  
FIRE INSURANCE COMPANY, I bind myself, heirs,  
assments declared by the Directors of said Company,  
en to members of said Company, or incidental ex-  
that the By-Laws of the said Company shall form a  
by the assured that the reservoir is to be filled dur-  
be permitted in the room when the reservoir is being  
within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of February 1920  
Policy Fee, \$ 1.00  
Rate Fee, \$ 23.85  
Total, \$ 24.85

Mary F. Sparks APPLICANT.

Paid. - Feb. 24, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

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Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

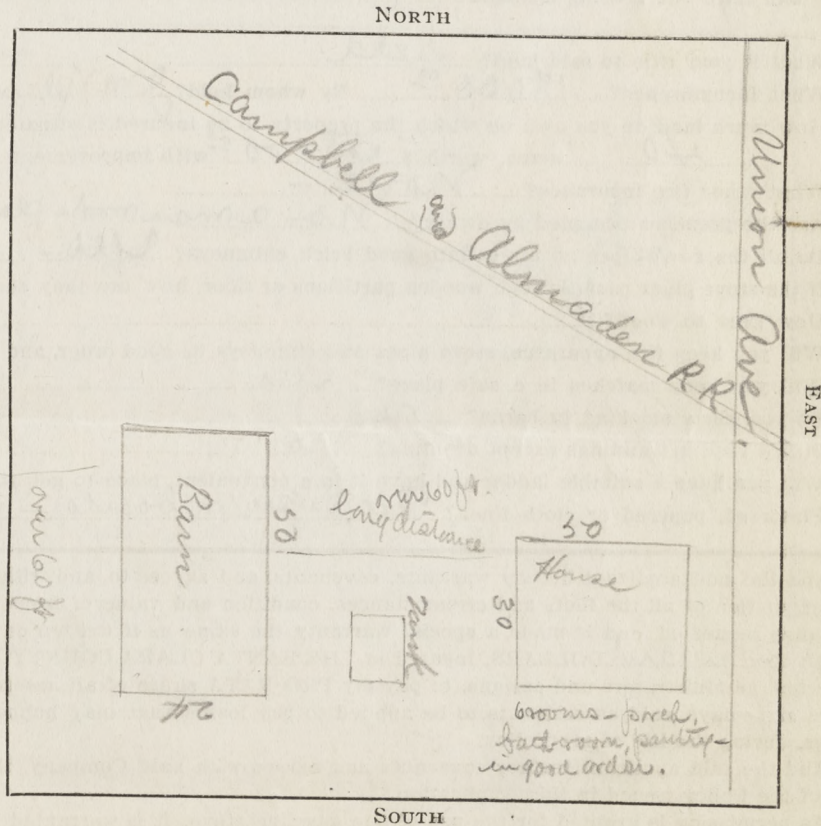
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When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 14659

## APPLICATION

OF

Mrs. Mary L. Dickens  
4250 North 12th St.

Sam Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 20 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 18.45

Premium - - - \$ 19.45

H. B. Brandenburg, Inspector.

Approved Feb 24 1920.

C. E. Pettit, President.

Ellen A. Taylor, Secretary.



85

#4658.  
APPLICATION

Rate: 26.45 @ 15 = 3.96  
2.00 .. 20 = .40  
9.40 .. 35 = 3.29  
100 .. 30 = .30  
7.95

Of Mary F. Sparks - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Eight Hundred Eighty five DOLLARS, for the term  
of Three years, from the 20th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18</u> x <u>30</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	2500	1500	
On wing <u>1</u> stories <u>21</u> x <u>50</u> feet, built 1....., now in .. repair, .. roof			
On <u>frame addition - 1 story, 15 x 18 ft. -</u> .. ..			
On house No. 2, <u>1</u> stories <u>12</u> x <u>40</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Cabinet of Curios. -</u>	1650	1100	
On .. ..			
On Piano .. ..			
On <u>Music Box (\$50.00) and Phonograph (\$20.00)</u>	70	45	
On .. ..			
On .. ..			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank .. ..			
On Barn No. 1, .. stories, <u>37</u> x <u>50</u> feet, built 1....., now in .. repair, .. roof	1200	800	
On Barn No. 2 <u>and addition, 16 x 72 ft. -</u>			
On .. Tons of Hay .. ..			
On <u>600 fruit trays and 400 boxes -</u>	220	140	
On .. Horses .. ..			
On .. Horse Wagon .. ..			
On .. Horse Spring Wagon .. ..			
On .. Horse Buggy .. ..			
On .. Horse Phaeton .. ..			
On .. ..			
On Harness and Robes .. ..			
	150	100	
		3885	

Expired Feb. 20, 1923  
Canceled - Int. Ins.

2044 - R. Santa Clara Ave  
Alameda California  
September 28-1920

My dear Miss Taylor  
Can you  
give me an unlimited vacan-  
cy Permit? I have taken an  
apartment here for six months  
with the privilege of keeping it  
a longer time if I desire.  
I have the same good tenant  
on the ranch, who will look  
after my house as he has  
always before, and feel sure  
it will be all right. (Mrs Geo. P.)  
Yours with kind regards, Mary F. Sparks

San Francisco Road  
Mountain View, Santa Clara Co., Cal.

ed, and what is its value?  
ts.  
House #2.  
ecured?  
I take proper care of ashes and embers? Yes.  
t in case of fire? Yes.  
acked and papered.  
n said Company, that the foregoing is a full, just and  
erty to be Insured, and is offered as a basis of the  
n the face of the Policy. For and in consideration of  
FIRE INSURANCE COMPANY, I bind myself, heirs,  
ssments declared by the Directors of said Company,  
en to members of said Company, or incidental ex-  
hat the By-Laws of the said Company shall form a  
by the assured that the reservoir is to be filled dur-  
be permitted in the room when the reservoir is being  
thin the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.85  
Total, \$ 24.85

Mary F. Sparks

APPLICANT.

Paid. - Feb. 24, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

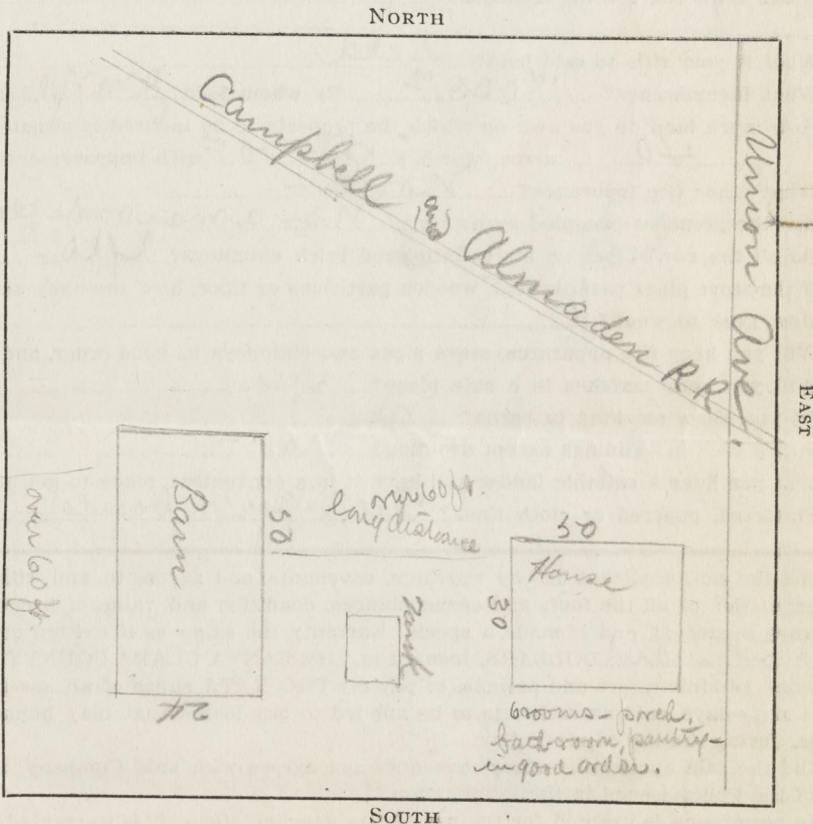
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 14659

# APPLICATION

OF

Mrs. Mary L. Dickens  
1250 North 12th St.

Santa Clara County, Cal.  
Post Office,

Amount Insured \$ 3500.00

Expires 20 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 18.45

Premium - - - \$ 19.45

H. B. Brandenburg, Inspector.

Approved Feb. 24, 1923.

G. E. Ball, President.

Ella Q. Taylor, Secretary.



85 ✓

#4658

Rate: 26.45 @ 15 = 3.96  
2.00 .. 20 = .40  
9.40 .. 35 = 3.29  
1.00 .. 30 = .30  
7.95

# APPLICATION

Of Mary F. Sparks - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Eight Hundred Eighty five DOLLARS, for the term  
of Three years, from the 20th day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18</u> x <u>30</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	2500	1500	
On wing <u>1</u> stories <u>21</u> x <u>50</u> feet, built 1, now in " repair, " roof			
On <u>frame addition - 18</u> ft. <u>15</u> x <u>18</u> ft. " " " "			
On house No. 2, <u>1</u> stories <u>12</u> x <u>40</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>and Cabinet of Curios.</u>	1650	1100	
On Piano			
On <u>Music Box (\$50.00) and Phonograph (\$20.00)</u>	70	45	
On			
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1, <u>37</u> x <u>50</u> feet, built 1, now in " repair, " roof	1200	800	
On Barn No. 2 <u>and addition, 16 x 72 ft.</u>			
On Tons of Hay			
On <u>600 fruit trays and 400 boxes</u>	220	140	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit House.</u>	150	100	
On			
On			
Total amount		3885	

House and Barn No. 1 being situated on South side of San Francisco Road  
about 1/8 of a mile East of Old Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
4.2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes. and tenant in House #2.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Cloth-lined closely laced and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3885 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of February 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 23.85  
Total, \$ 24.85

Mary F. Sparks

APPLICANT.

Paid. - Feb. 24, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

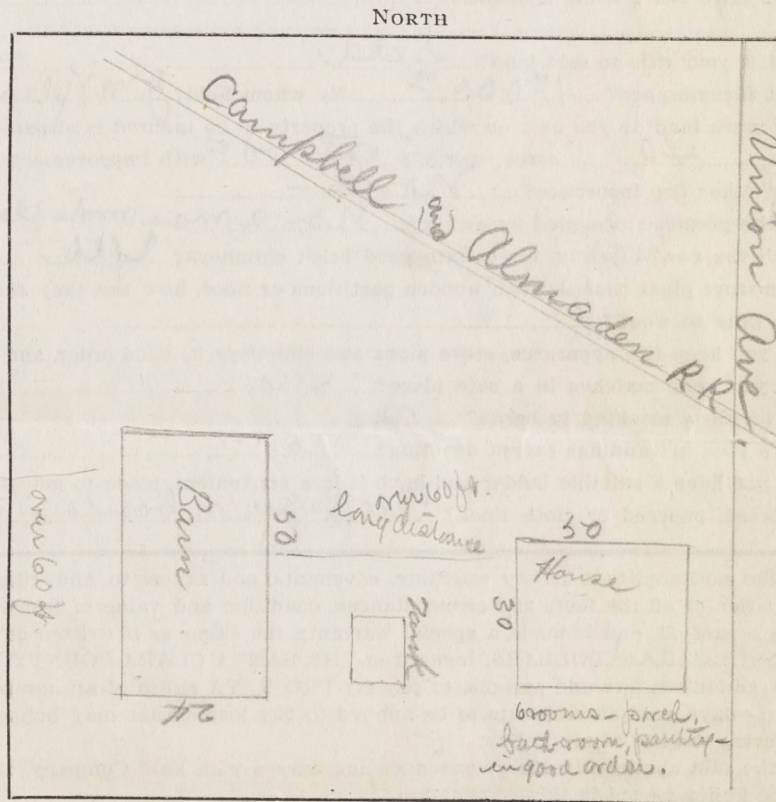
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

No 14659

## APPLICATION

OF

Mrs. Mary L. Dickens  
4250 North 12th St.

Dan J. J. Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00  
Expires 20 day of February 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 18.45  
Premium - - - \$ 19.45

H. B. Brandenburg,  
Inspector.

Approved Feb. 24" 1923.

C. J. Pettit,

President.

Ella Q. Taylor.

Secretary.



#4659.

Rate: 2800 @ 15 = 420  
800 " 30 = 240  
680

## APPLICATION

Of Mrs. Mary L. Dickers, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty-five Hundred DOLLARS, for the term  
 of three years, from the 20th day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the Applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>and basement</u> - <u>6 rooms, and sleeping porch</u> - <u>30 x 50</u> feet, built 1, now in <u>good</u> repair, <u>shing</u> roof	4200	2800	
On wing - stories - x feet, built 1, now in repair, roof			
On house No. 2 - stories - x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and frame</u>	150	100	
On Barn No. 1, 1 stories, <u>24 x 50</u> feet, built 1, now in <u>good</u> repair, <u>shing</u> roof	825	550	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Chicken House</u> -	75	50	
On			
On			
Total amount	5250	3500	

House and Barn No. 1 being situated on Union Avenue, about 1/2 mile from Campbell and Almaden R.R., Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? 18000.00 By whom held? J. M. Nelson and Wm. M. Nelson - Loans payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ 50,000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? No - a man works place. and house is rented.
- Do all the stove-pipes go direct into good brick chimneys? Yes - Wired for electricity
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Pelt paper on boards - Papered over

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of February 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.45 (19.45)  
 Total, \$ 14.45

Mary L. Dickers APPLICANT.

Paid - Feb. 24, 1920.



No 4660.

Classification of Risks

ON

Post Office,

Cal.

10.00

any 1923.

1.00

9.90

10.90

3283.

Inspector.

1920

15.

President.

Secretary.

Feb 17 1920.

Santa Clara Co Fire Ins Co.

Dear Sir.

Yours of 16<sup>th</sup> inst - at hand,  
Regarding the Union Ave property I  
did not get - to see the inside of house  
and do not know condition as to  
plumbing, bath etc. but if all those  
things are first class as they should  
be judging from outward appearances  
it would add something to the value,  
I always try to be conservative in  
estimating a value and believe am  
inclined to underestimate rather than  
over estimate, While \$750 more  
would seem like an outside figure,  
yet I doubt if the house could  
be replaced today for that amount.  
That would make \$4350 valuation,  
but if you insure for three years  
I presume there is a possible  
chance of values dropping a little  
in that time, Then again the barn  
might stand \$150 more valuation as  
an outside estimate and take that  
amount off the house value, I think  
things are kept neat and clean  
around the premises and not  
much danger from rubbish or any

adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

EAST



#4659.

Rate: 29.00 @ .15 = 4.35  
8.60 " .30 = 2.58  
6.75

# APPLICATION

Of Mrs. Mary L. Dickers, - San Jose Postoffice, Santa Clara County, Calif., to

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Policy Fee, \$

Rate Fee, \$

Total, \$

thing of that sort, I would think  
it best to take the full amount  
in this company or else nothing,  
What ever you do will be satisfactory  
to me. Am sorry the lady has  
that kind of people to deal  
with,

Yours Truly  
H. E. Brandenburg.

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Policy Fee, \$ 18.45  
Rate Fee, \$ 19.45  
Total, \$ 37.90

Paid Feb. 24, 1920.

Mary L. Dickers APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

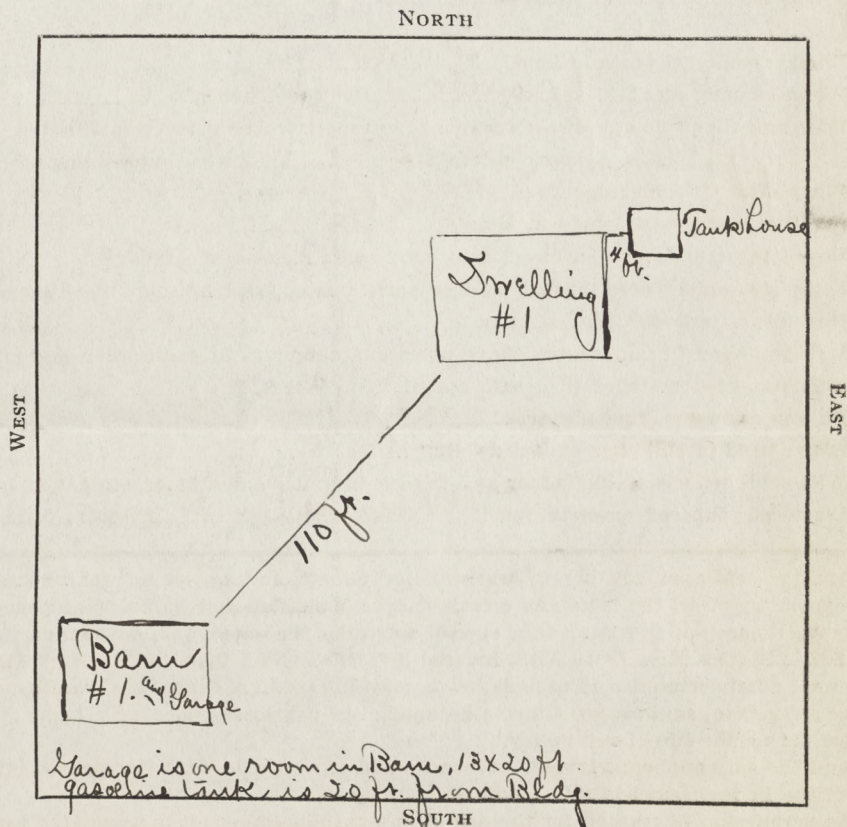
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4660.

## APPLICATION

OF

R. J. Liston

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1800.00

Expires 21 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 9.90

Premium - - - \$ 10.90

Renewal of #3283.  
Inspector.

Approved Feb. 24 1920

C. H. Parfitt

President.

Edna D. Saylor

Secretary.



94

#4660.

Date: 12/00 @ 15 = 2.10  
400 " 30 = 1.20  
3.30

# APPLICATION

Of R. F. Linton - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of Three years, from the 21st day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>30</u> x <u>32</u> feet, <u>Improved in 1916</u> , built <u>1910</u> , now in <u>good</u> repair, <u>Shing</u> roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	450	300	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	150	100	
On Barn No. 1, stories, <u>20</u> x <u>44</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shing</u> roof	600	400	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2700	1800	

*Cancelled at request of assured.  
Property sold July 15, 1920.*

House and Barn No. 1 being situated on West side of Watsonville Road  
2 3/4 miles South of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/4 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered - 2 rooms, felt paper on boards, papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of Feb 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.90  
Total, \$ 10.90

R. F. Linton  
APPLICANT.

Paid - April 12, 1920.



ATION

GEO. R. LYNCH, PRES.  
R. K. PATCHELL, VICE PRES.  
R. F. LISTON, SECY.-MGR.

CAPITAL STOCK  
\$50,000.00

DIRECTORS  
E. F. EASTMAN  
M. R. BEACH  
W. H. WARD

# MORGAN HILL FARMERS' UNION

INCORPORATED, JUNE 7, 1917

## GENERAL MERCHANDISE

TELEPHONE MAIN 21

Morgan Hill, Calif.,

July 15, 1920.

Santa Clara Co. Fire Ins. Co.,

San Jose, Calif.

Gentlemen:-

Replying to your letter of recent date regarding my Insurance Policy. I herewith enclose same and would ask that you mail me check for any credit that maybe due.

Please be advised that Mr. Boyd who purchased my place is now making application for insurance with you.

Awaiting your reply I remain

Yours very truly,

*R. F. Liston*

620 R.P. dues,



Date: 12/00 @ 15 = 2.10  
400 " 30 = 1.20  
3.30

IN WITNESS WHEREOF, The signature of the undersigned is affixed this 20 day of Feb. 1910

Policy Fee, \$	1.00	<i>R. T. Griston</i>	APPLICANT.
Rate Fee, \$	9.90		
Total, \$	10.90		

Paid. - April 12. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

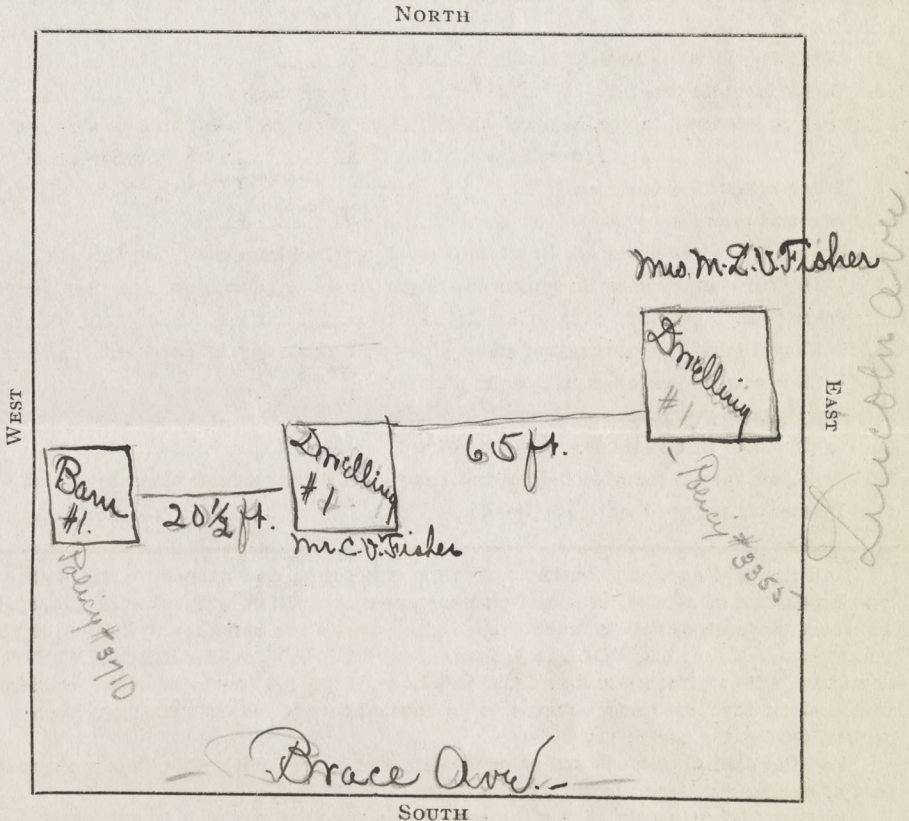
Barns or Stables, less than 40 ft. from build-ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build-ings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings in-sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4661.

# APPLICATION

OF

*E. V. Fisher*  
*#5 Brace Ave.*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *665.00*  
Expires *21* day of *February* 19*23*.  
Policy Fee - - - \$ *1.00*  
Rate Fee - - - \$ *5.00*  
Premium - - - \$ *6.00*

*M. A. Ross* Inspector.

Approved *Feb 24* 19*23*.  
*E. V. Fisher* President.  
*Edna D. Taylor* Secretary.



# APPLICATION

Of C. V. Fisher, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Six Hundred and Fifty-five DOLLARS, for the term  
 of Three years, from the 21st day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>including piano</u>	1000	665	
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1 - Insured Elsewhere -</u>			
On Windmill and Tank .....			
On Barn No. 1, ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof .....			
On Barn No. 2 .....			
On Tons of Hay .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On <u>Notified</u> .....			
Total amount .....		665	

House and Barn No. 1 being situated at #5 Brace Avenue, in the Willows District, near San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 1/2 acres, worth \$..... with improvements.
4. What other fire insurance? none - Insured in another Company.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 665 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 5.00  
 Total, \$ 6.00

C. V. Fisher APPLICANT.  
Paid - Feb. 21, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

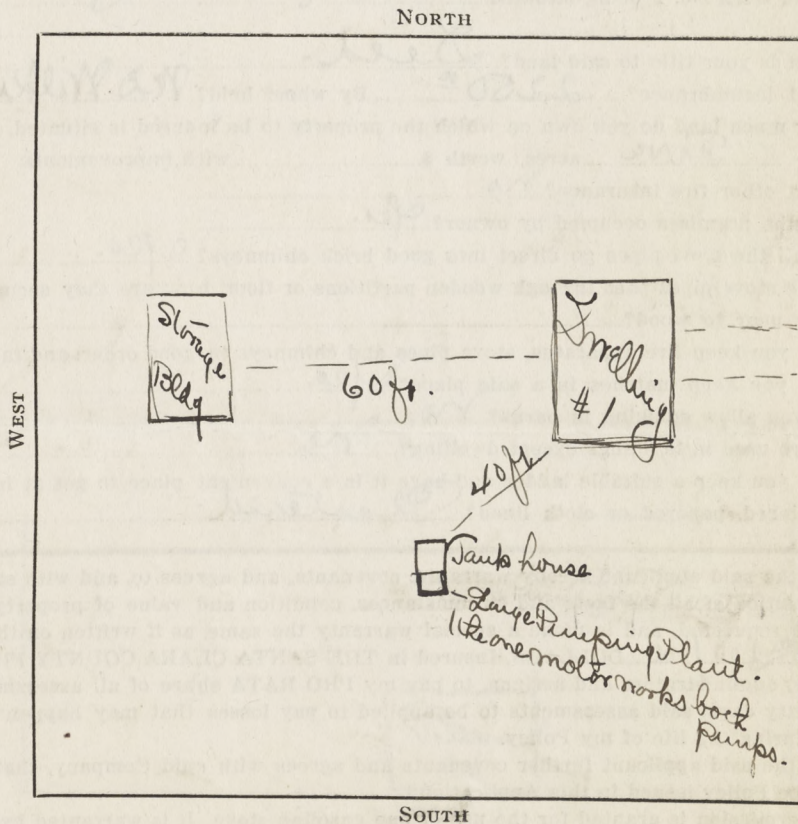
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4662.

## APPLICATION

OF

L. A. Nielsen

Box 11

Sumnerale Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2050.00

Expires 23 day of February 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.05

Premium - - - \$ 14.05

Fred G. Hallman

Inspector.

Approved Feb 24 1920

C. J. Pettit

President.

Edw. Q. Taylor

Secretary.



94 ✓ #4662. Rate: 1200 @ .15 = 1.80  
850 " 30 = 2.55  
4.35

APPLICATION

Of Las Nielsen, - Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand and Fifty DOLLARS, for the term  
of Three years, from the 23rd day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>44</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>Shing</u> roof } On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof }	<u>1650</u>	<u>1100</u>	
On ..... On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>150</u>	<u>100</u>	
On ..... On Piano ..... On ..... On ..... On ..... All while contained in dwelling No. <u>One</u> . On Windmill and Tank and Tank-house. ( <u>150</u> <sup>2</sup> <u>and Pump</u> ( <u>50</u> <sup>2</sup> <u>small</u> ))	<u>300</u>	<u>200</u>	
On Barn No. 1, ..... stories, ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof On Barn No. 2 ..... On ..... Tons of Hay ..... On ..... On ..... Horses ..... On ..... Horse Wagon ..... On ..... Horse Spring Wagon ..... On ..... Horse Buggy ..... On ..... Horse Phaeton ..... On ..... On Harness and Robes ..... All while contained in Barn No. .... On Pumping Plant, \$ <u>Motor and pump - (large)</u> <u>on Pump House, connected with Tank-house</u>	<u>600</u>	<u>400</u>	
On ..... On <u>Storage Building and 100 boxes of 270 trays therein</u> On ..... On <u>ap. sent</u> .....	<u>275</u>	<u>250</u>	
Total amount	<u>2050</u>		

Expired Feb 23, 1923.  
Renewed - 6149.  
Renewed

House and Barn No. 1 being situated on the West side of Mary Avenue, about  
One mile North-West of Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed.
2. What incumbrance? 2250<sup>00</sup> By whom held? Mrs. Wilkins. - Loans payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$..... with improvements.
4. What other fire insurance? no.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
2050 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 13.05  
Total, \$ 14.05  
Las Nielsen APPLICANT.  
Paid - Feb. 24, 1920.

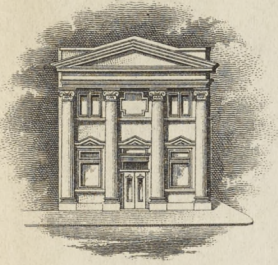
1750 renewal.



B. W. HOLEMAN, PRESIDENT.  
WM. P. WRIGHT, VICE PRESIDENT.

J. J. TAYLOR, CASHIER.  
F. W. MEYER, ASST. CASHIER.

CAPITAL \$ 50,000.00



# THE FIRST NATIONAL BANK

OF MOUNTAIN VIEW, CAL.

MOUNTAIN VIEW, CAL. March 4, 1922

Fire Insurance Company of Santa Clara County  
San Jose, California

Gentlemen:

Enclosed find policy #4666 you issued  
to E. Jensen of Los Altos, California, for  
\$2230. Kindly have a Mortgage Clause attached  
to this policy in favor of Mary F. Sparks  
+ Return Policy

Yours respectfully,

FM:HC.

*Sam*  
#1

SOUTH



94 ✓

#4662.  
APPLICATION

Rate:  $1200 @ .15 = 1.80$   
 $850 @ .30 = 2.55$   
4.35

Of Las Nielsen - Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand and Five Hundred DOLLARS, for the term  
of Three years, from the 23rd day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on

1832 @ 20 = 3.66  
398 " 40 = 1.59  
5.25  
157.5  
16.75  
3984  
1592  
9.45  
7.30

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.05  
Total, \$ 14.05

Paid - Feb. 24. 1920.

Las Nielsen APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

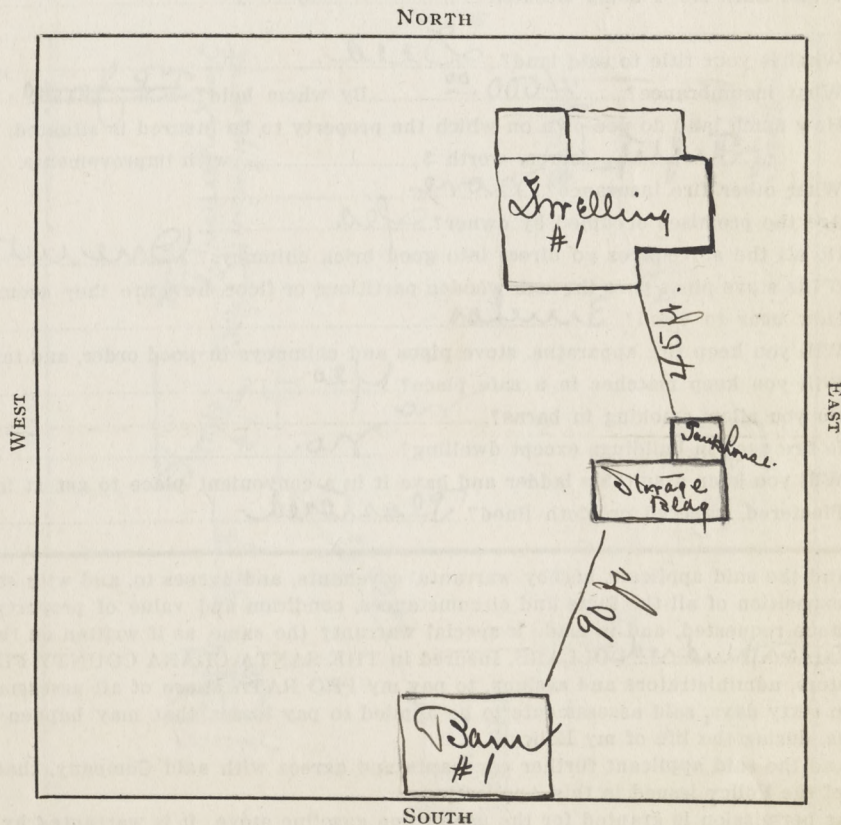
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4663

# APPLICATION

OF

M. Effie Tenniman  
Lawrence Post Office,  
Santa Clara County, Cal.

Amount Insured \$2200.00  
Expires 23 day of February 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 12.95  
Premium - - - \$ 13.95

Renewal of # 3286.  
Inspector.  
Approved Feb 28 1923  
C. J. Pettit  
Ella G. Taylor  
President.  
Secretary.



#4663. Rate: 1900 @ 18 = 342  
300 " 30 = 90  
432

# APPLICATION

Of M. Effie Penniman - Lawrence Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
of Three years, from the 23rd day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>30</u> x <u>32</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>19.50</u>	<u>13.00</u>	
On wing stories x feet, built 1, now in repair, roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>5.00</u>	<u>3.35</u>	
On Piano	<u>2.00</u>	<u>1.35</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On <u>Pump House</u> and Tank <u>and general storage bldg.</u>	<u>2.00</u>	<u>1.00</u>	
On Barn No. 1, stories, <u>30</u> x <u>36</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	<u>3.00</u>	<u>2.00</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>35.50</u>	<u>22.00</u>	

House and Barn No. 1 being situated on the West side of Santa Clara and Alviso Road, about 1 1/2 miles from Santa Clara, S.C. Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? 4500.00 By whom held? F.F. Jones Bank of Italy - Los payable
- How much land do you own on which the property to be insured is situated, and what is its value? Fifty acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? One into terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Pipe in terra-cotta
- How near to wood? 3 inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.95  
Total, \$ 13.95

Paid - March 8, 1920.

M. Effie Penniman APPLICANT



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

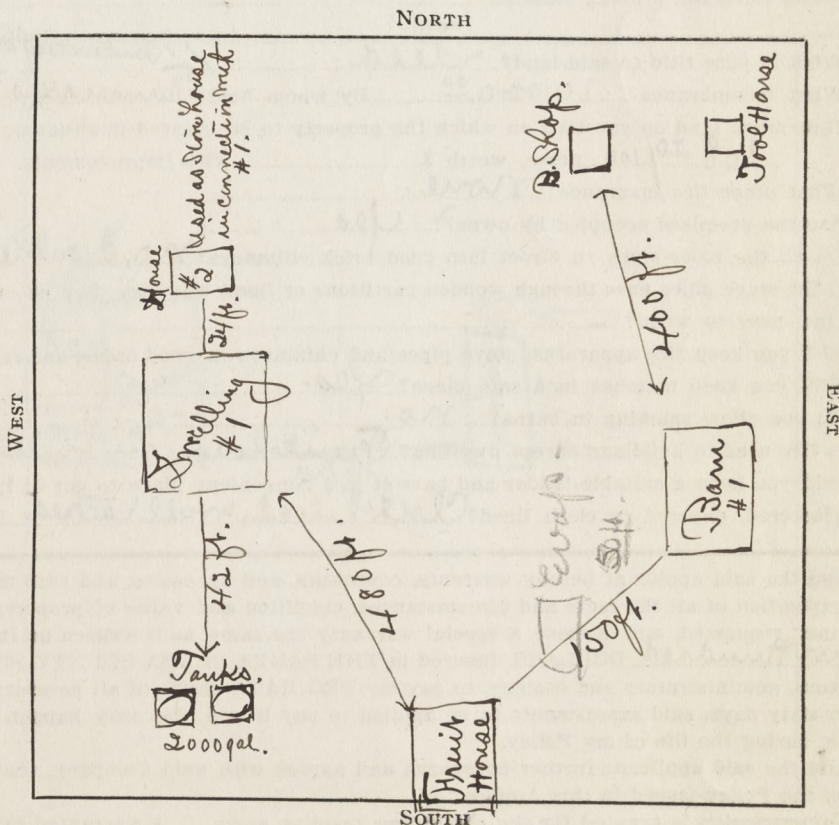
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4664.

## APPLICATION

OF  
Pernamante Richard Co.,  
P.P. Van Zinder, President

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 25 day of February 1925.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 56.40

Premium - - - \$ 57.40

Renewal of # 2529.  
Inspector.

Approved Feb 24" 1925

G. J. Oestrich, President.

Edward A. Saylor, Secretary.



6/1

#4664.  
APPLICATION

Rate: - 1476 @ 15 = 221  
3024 @ .30 = 907  
11.28

20  
40

Of Permanente Orchard Co. - Mountain View Postoffice, Santa Clara County, Calif., to  
R.P. Van Orden, President.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of five years, from the 25 day of February 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories, 36 x 40 feet, built 1908, now in good repair, Shingle roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On <u>used as store house</u> No. 2, 7 stories, 12 x 20 feet, built 1908, now in good repair, Shingle roof	40	26	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions - <u>in Dwelling #1.</u>	300	200	
On Piano - <u>in Dwelling #1.</u>	150	100	
On <u>Contents of House #2 - Store room -</u>	75	50	
On All while contained in dwelling No.			
On Windmill and Tanks and Gas Engine	150	100	
On Barn No. 1, stories, 40 x 90 feet, built 1914, now in good repair, roof	1000	665	
On Barn No. 2 Blacksmith Shop and Tools therein - 18 x 20 ft.	150	100	
On 5 Tons of Hay	50	33	
On 5000 fruit trays, 3 x 8 ft.	1500	1000	
On 2 Horses	200	133	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes -	25	15	
On All while contained in Barn No. One.			
On Pumping Plant, \$ on Pump House, \$ Tool House, 12 x 24 ft.	150	100	
On <u>Fruit House, 32 x 80 ft. - (improved -)</u>	500	333	
On <u>2500 fruit boxes (\$375.00) and 500 fruit trays (\$175.00)</u>	550	355	
On <u>1 Anderson Barngraver Dipper and Grader.</u>	300	200	
On <u>1 Automobile - "Cater", while in part of Tool House.</u>	250	90	
Total amount	4500		

In Fruit House

re-inspected

expired.  
Renewed - 7/53.

10

House and Barn No. 1 being situated on El Monte Avenue, about Two miles South of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.

Renewed - Apr 14 1924  
Farmers & Merchants National Bank - (P)

- What is your title to said land? Seed.
- What incumbrance? 10,000.00 By whom held? Farmer's & Merchants National Bank - (P)
- How much land do you own on which the property to be insured is situated, and what is its value? 68.20/100 acres, worth \$ with improvements.
- What other fire insurance? None.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? No, double gal. iron, cement filled.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Fruit house in fruit season - at times in Shop.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth-lined, well latched and fastened to wood, and papered over.

Same - payable

Four thousand five hundred

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four thousand five hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 56.40  
Total, \$ 57.40.

Permanente Orchard Co APPLICANT.  
R.P. Van Orden Pres.

Paid - March 9, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

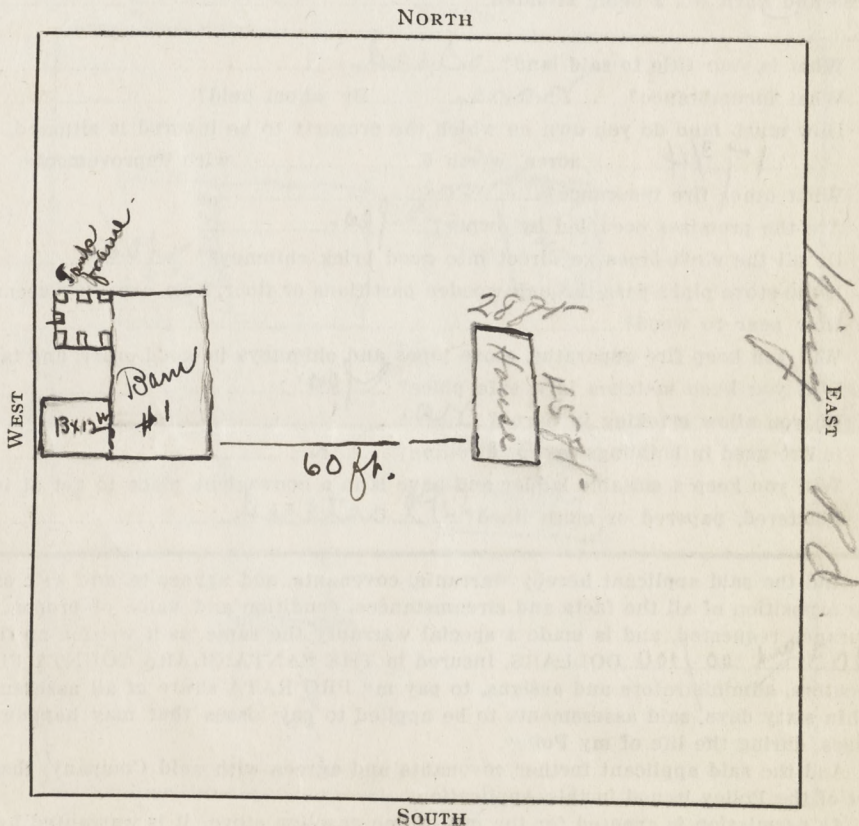
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4665.

## APPLICATION

OF

Mrs. Cora Lanson  
Santa Clara County, Cal.  
San Jose, Box 16  
Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3103.00

Expires 27 day of February 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 16.35

Premium

\$ 17.35

Inspector.

Approved

Feb 28 1923

President.

Secretary.



# APPLICATION

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Three Thousand One Hundred and Three DOLLARS, for the term of Three years, from the 27th day of February 1920 if approved by the Company.

Total amount.....

4707	3103
------	------

House and Barn No. 1 being situated.....

Berryessa Road, Santa Clara Co., Cal.

House and Barn No. 2 being situated.....

- Total, \$17.35 Mrs Cora Lamson APPLICANT

Paid. - Feb. 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

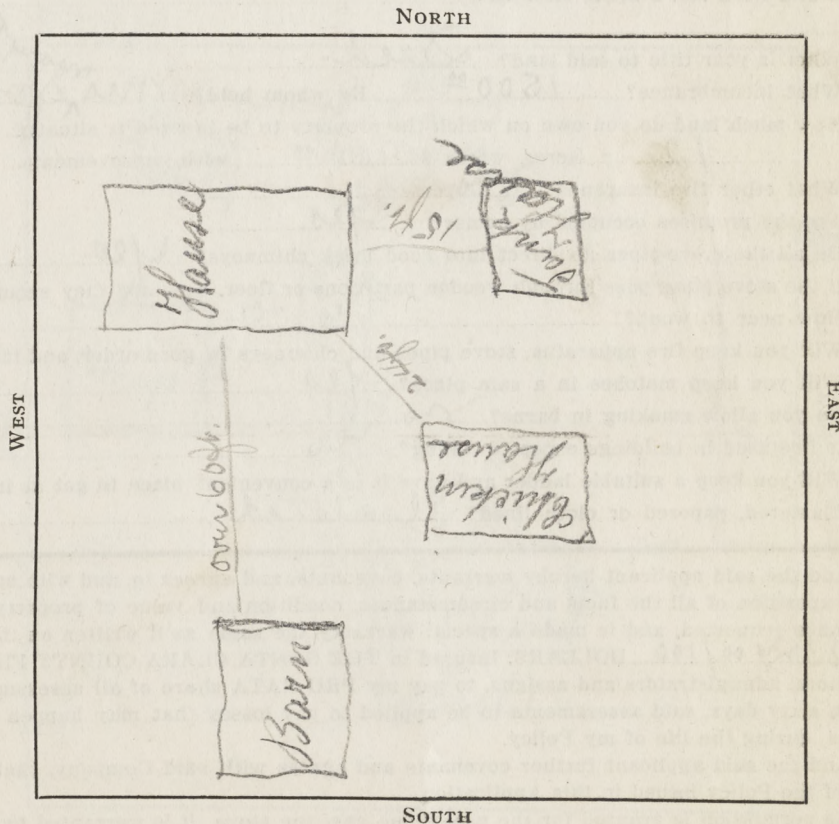
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4666

# APPLICATION

OF

E. Jensen  
Post Office,  
Route 1, Box 124-a.  
Zoar, Lacon, Iowa

Santa Clara County, Cal.

Amount Insured \$ 22,30.00

Expires 27 day of February 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.80

Premium - - - \$ 12.80

J. V. Hansen.  
Inspector.

Approved Feb 28 1920.

E. J. Pettit.  
President.

E. O. Taylor.  
Secretary.



99

#4666.

Date: 1832 @ 15 = 2.74  
898 " 30 = 1.19  
3.93

## APPLICATION

Of E. Jensen, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred and Thirty DOLLARS, for the term  
 of Three years, from the 27th day of February 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>15</u> x <u>36</u> feet, <u>about</u> <u>1882</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Piano (val 350.00)</u>	1000	666	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank-house - 14 x 14 ft.</u>	250	166	
On Barn No. 1, <u>1</u> stories <u>28</u> x <u>30</u> feet, built 1, now in repair, <u>Shingle</u> roof	500	333	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Chicken House, <u>24 x 12 ft.</u>	100	65	
On			
On			
Total amount	3350	2230	

House and Barn No. 1 being situated off Quintero Road about 1/2 mile, on Richwell Road, 3 miles from Los Gatos, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? 1500.00 By whom held? Mrs. Sparks (Int. Lien) - Los payable
- How much land do you own on which the property to be insured is situated, and what is its value? 12 acres, worth \$ 9000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2230.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of February 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.88  
 Total, \$ 12.88

Paid - Feb. 27, 1920.

E. Jensen APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

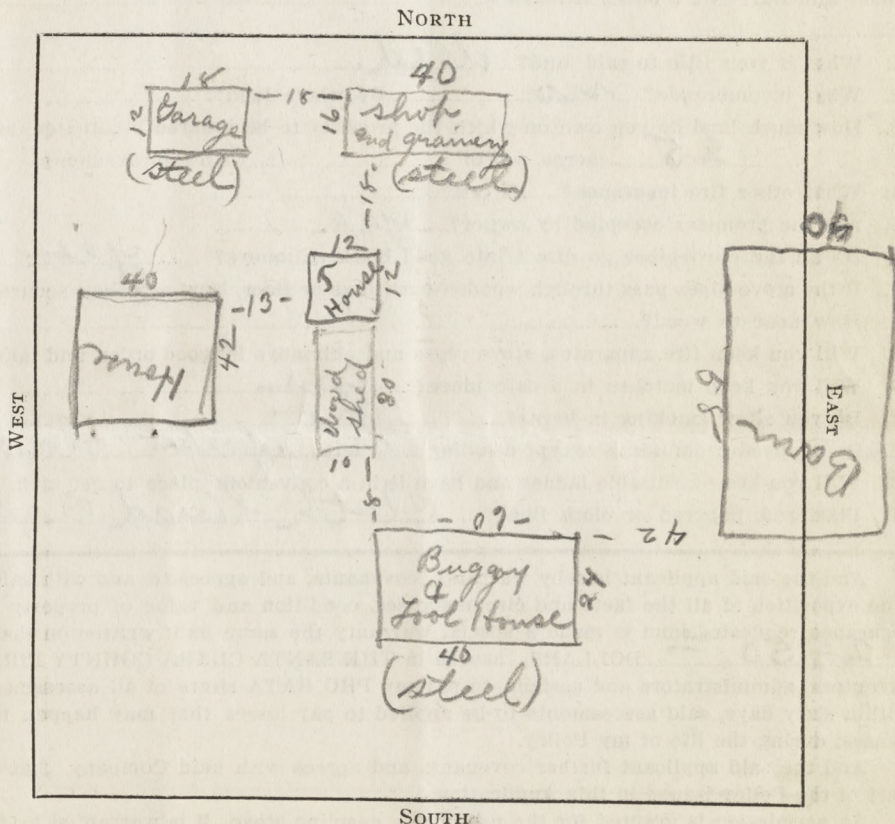
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4667

# APPLICATION

OF

J. L. Lindelof

Gilroy Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2450.00

Expires 27 day of February 1923.

Policy Fee

\$ 1.00

Rate Fee

\$

15.75

Premium

\$

16.75

Inspector.

Approved

1920

President.

Secretary.



#4667.  
APPLICATION

Rate: 1400 @ 15 = 2.10  
1050 " 30 = 3.15  
5.25

Of J. L. Lindaleaf - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of 2450.00 DOLLARS, for the term  
of 3 years, from the 27 day of February 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>42</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1500.00</u>	<u>1000.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300.00</u>	<u>200.00</u>	
On <u>Piano</u>			
On <u>Wrecked</u>			
On <u>Wrecked</u>			
On <u>Wrecked</u>			
On <u>Wrecked</u>			
All while contained in dwelling No. 1			
On Windmill and Tank <u>and Tank House</u>	<u>300.00</u>	<u>200.00</u>	
On Barn No. 1, <u>1</u> stories <u>40</u> x <u>58</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>750.00</u>	<u>500.00</u>	
On Barn No. 2			
On <u>15</u> Tons of Hay	<u>225.00</u>	<u>150.00</u>	
On <u>3</u> Horses	<u>450.00</u>	<u>300.00</u>	
On <u>2</u> Horse Wagon	<u>75.00</u>	<u>50.00</u>	
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>	<u>75.00</u>	<u>50.00</u>	
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			

Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for insurance on the following described property, the same to be added to and become a part of Policy No. 4667 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4667

	Valuation	Am't Insured
On Dwelling—When Built? <u>      </u> Dimensions <u>      </u> Condition <u>      </u>		
On Barn—When Built? <u>      </u> Dimensions <u>      </u> Conditions <u>      </u>		
On <u>Ten Tons of Hay - while in Barn No. 1</u>		<u>100.00</u>
On <u>      </u>		
On <u>      </u>		

Amount Ins., \$ 100.00 Premium, \$ 40.00 Survey, \$        Total, \$         
Dated this 27th day of October 1921

Agent J. L. Lindaleaf Applicant J. L. Lindaleaf  
Recommended by Mr. Carl

penses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Feb 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 15.75  
Total, \$ 16.75  
Paid - March 3, 1920.  
J. L. Lindaleaf APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

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## NOTICE

On diagram  
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No 14668.

# APPLICATION

OF

Louis Lopez  
#18 Mayellen Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Insured \$ 850.00  
28 day of February 1923.  
Fee - - - \$ 1.00  
Rate Fee - - - \$ 6.35  
7.35

J. Pettit.  
Inspector.  
Feb 28 1923.  
J. Pettit.  
President.  
W. A. Taylor.  
Secretary.

Giboy, Calif.,  
Jan 17, 1923.

Santa Clara Co Fire Ins. Co.,  
Room 10 Porter Building  
San Jose, California  
Dear Sirs;

I am sending  
you 60¢ due you on Insurance  
policy, hoping it will be  
satisfactory.

Respectfully,  
Ella Rianda.

not exposures to each other.



# APPLICATION

Rate: 1400 @ 15 = 2.10  
1050 " 30 = 3.15  
5.25

Of J. L. Lindeleaf - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of 2450.00 DOLLARS, for the term  
of 3 years, from the 27 day of February 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>42</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1500.00</u>	<u>1000.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300.00</u>	<u>200.00</u>	
On <u>Piano</u>			
On <u>Notified</u>			
On <u>while contained in dwelling No. 1</u>			
On Windmill and Tank <u>and Tank House</u>	<u>300.00</u>	<u>200.00</u>	
On Barn No. 1, <u>1</u> stories <u>40</u> x <u>58</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>750.00</u>	<u>500.00</u>	
On Barn No. 2			
On <u>15</u> Tons of Hay	<u>225.00</u>	<u>150.00</u>	
On <u>3</u> Horses	<u>450.00</u>	<u>300.00</u>	
On <u>2</u> Horse Wagon	<u>75.00</u>	<u>50.00</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes	<u>75.00</u>	<u>50.00</u>	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>are all buildings not insured and shed which will be torn down</u>			
Total amount	<u>3675.00</u>	<u>2450.00</u>	

se and Barn No. 1 being situated Creek Road near 6th St Bridge  
Gilroy Township, Santa Clara Co., Cal.  
se and Barn No. 2 being situated       

What is your title to said land? deed  
What incumbrance? no By whom held?         
How much land do you own on which the property to be insured is situated, and what is its value? 15000.00  
25 acres, worth \$        with improvements.  
What other fire insurance? no  
Are the premises occupied by owner? yes  
Do all the stove-pipes go direct into good brick chimneys? yes  
If the stove pipes pass through wooden partitions or floor, how are they secured?         
How near to wood?         
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
Will you keep matches in a safe place? yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no, except blacksmith shop (steel cast)  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
Plastered, papered or cloth lined? cloth lined, closely latched and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
2450.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Feb 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.75  
Total, \$ 16.75

Paid - March 3, 1920.

J. L. Lindeleaf APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

### NOTICE

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# APPLICATION

OF

*Louis Lopez*  
*San Jose* #18 Mayellen Ave.  
Post Office,  
Santa Clara County, Cal.

Insured

\$

850.00

28 day of February 1923.

ee

\$

7.00

Rate Fee

\$

6.35

7.35

Inspector.

*J. Pettit*

Feb 28 1920.

*J. Pettit*

President.

*W. A. Taylor*

Secretary.

*Gilroy, Calif.,  
Jan 17, 1923.*

*Santa Clara Co Fire Ins. Co.,  
Room 10 Porter Building  
San Jose, California  
Dear Sirs;*

*I am sending  
you 60¢ due you on Insurance  
policy, hoping it will be  
satisfactory.*

*Respectfully,*

*Ella Rianda*

not exposures to each other.



91

#4667.  
APPLICATION

Rate: 1400 @ 15 = 2.10  
1050 " 30 = 3.15  
5.25

Of J. L. Lindleaf - Gibroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of 2450.00 DOLLARS, for the term  
of 3 years, from the 27 day of February 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling	1500.00	1000.00	
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Bread 14  
Cooks 10  
15  
74  
1.00  
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26-

294.90  
10.10  
284.60  
258.70  
25.90  
22.60  
3.30

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37.11

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7/10

Loss Feb. 19  
1923

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ing the daylight  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Feb 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 15.75  
Total, \$ 16.75

Paid - March 3, 1920.

J. L. Lindleaf  
APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

SOUTH

EAST

Dwelling  
#1

Dwelling

12 ft.

No. 14668.

## APPLICATION

OF

Louis Lopez  
#18 Mayellen Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured

\$

850.00

Expires 28 day of February 1923.

Policy Fee

-

-

-

\$

1.00

Rate Fee

-

-

-

\$

6.35

Premium

-

-

-

\$

7.35

Inspector.

C. J. Pettit.

Approved

Feb 28

1920.

C. J. Pettit.

President.

John Q. Taylor.

Secretary.



99 ✓

#4668.

Rate: 850 @ 25 = 212

# APPLICATION

Of Louis Lopes.

San Jose

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by

fire, for the sum of Eight Hundred and Fifty DOLLARS, for the term

of Three years, from the 28th day of February 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	1350	850	20
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1, insured under # 4556.			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		850	

House and Barn No. 1 being situated at # 18 Mayellen Avenue, South of Stevens Creek Road, Santa Clara Co., Cal.

House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? ..... By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
47x144 ft. acres, worth \$ ..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered inside and outside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of February 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.35  
Total, \$ 7.35

3.35 return

Louis Lopes

APPLICANT.

Paid. - March 2, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

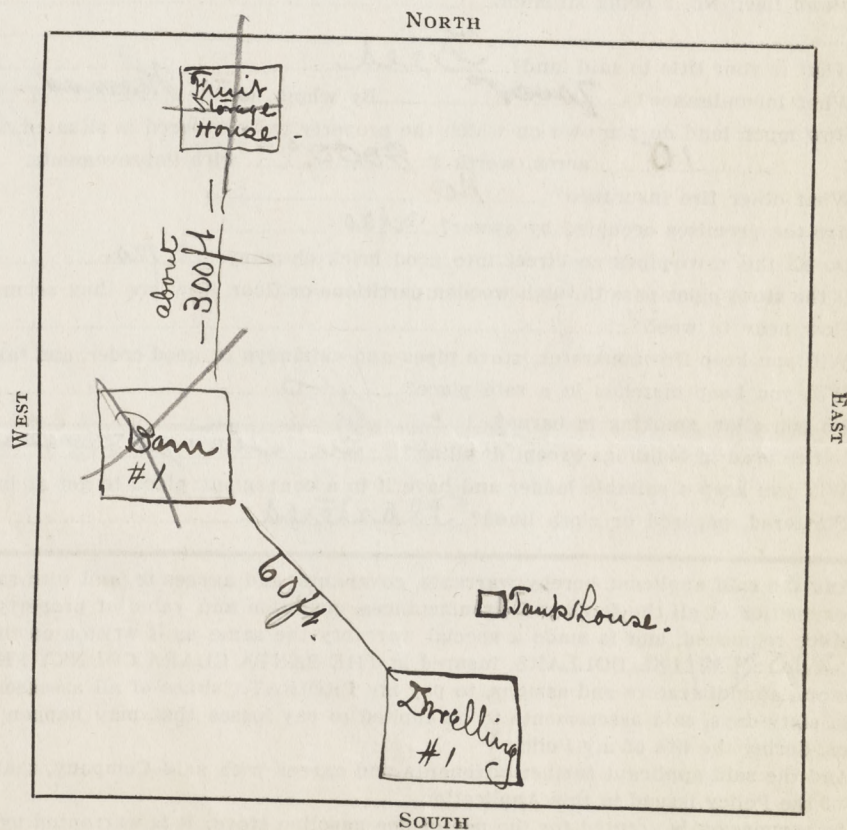
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4669.

## APPLICATION

OF

John Lind

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4225.00

Expires 28 day of February 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 23.55

Less return premium on Can. \$ 24.55

Premium Policy \$ 370.2 \$ 240.15

M. A. Rao

Inspector.

Approved

Mar. 4" 1920.

C. B. Pettit

President.

Edna Taylor

Secretary.



Rate;  $3210 @ 15 = 4.81$   
 $1015 @ 30 = 3.04$   
7.85

Reverah-2985-2485-  
new - 1240



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

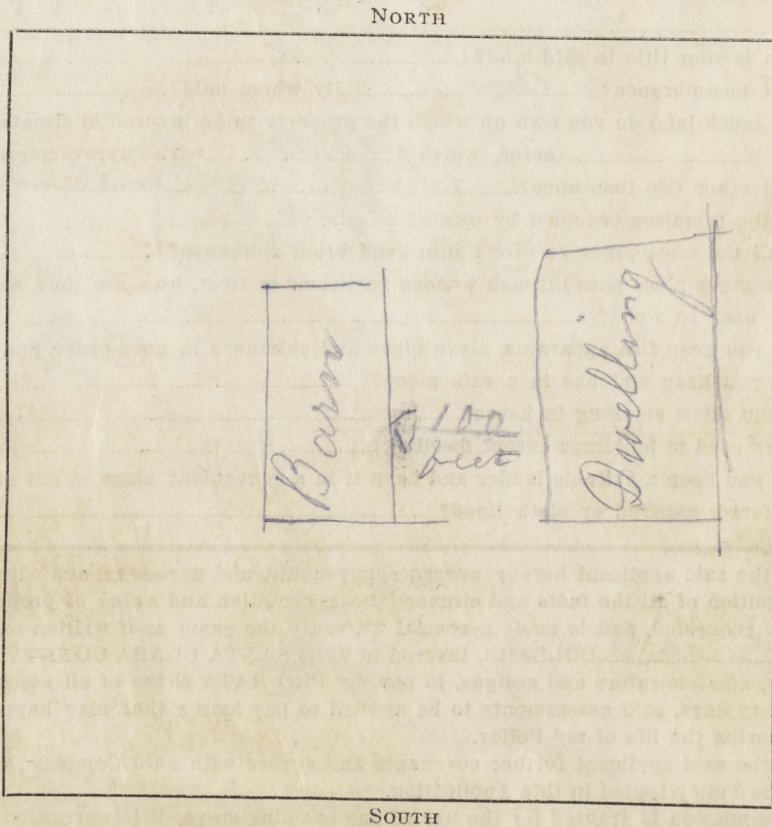
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



No. 4670.

## APPLICATION

OF

L.A. Whipple

Campbell - Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1200.00

Expires 1 day of March 1925

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 18.00

Premium - - - \$ 19.00

Inspector.

Approved

March 11, 1925

President.

Secretary.







# Classification of Ri

First-class dwellings and contents, de  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, e  
through roof, floor, or side-walls, adds  
to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, exten  
roof floor, or side-walls, double basi  
Rate, 30c on \$100.
3. Cloth-lining, for whole or an  
ceiling, unless closely tacked to b  
papered or painted, adds one thir  
rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 4(  
from buildings classed as exposures  
on \$100.

Dwellings less than 40 ft. from bl  
as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate,  
Exposure and Stovepipe; Rate, 3  
Exposure and cloth-lining; Rate,  
Tank-houses, if near dwelling  
Dwelling. If near Barn, rate wi  
Barns or Stables, detached, ra  
Dwelling rate, Rate, 30c on \$100  
Barns or Stables, from 40 to  
buildings classed as exposures.—  
\$100.

Barns or Stables, less than 40  
ings, classed as exposures,—Rat  
Fruit Houses, and Fruit Dr  
Sheds, Shops, Storehouses,  
buildings, detached; Rate, 30c  
Dairies and Cheese Factories  
\$100.

Steam Engines, Boilers, etc.  
\$100.

School Houses and Church  
Rate, 30c on \$100.

Fruit and Hay, and other contents of build-  
ings; rate the same as buildings in which they  
are contained.

## EXPOSURES.

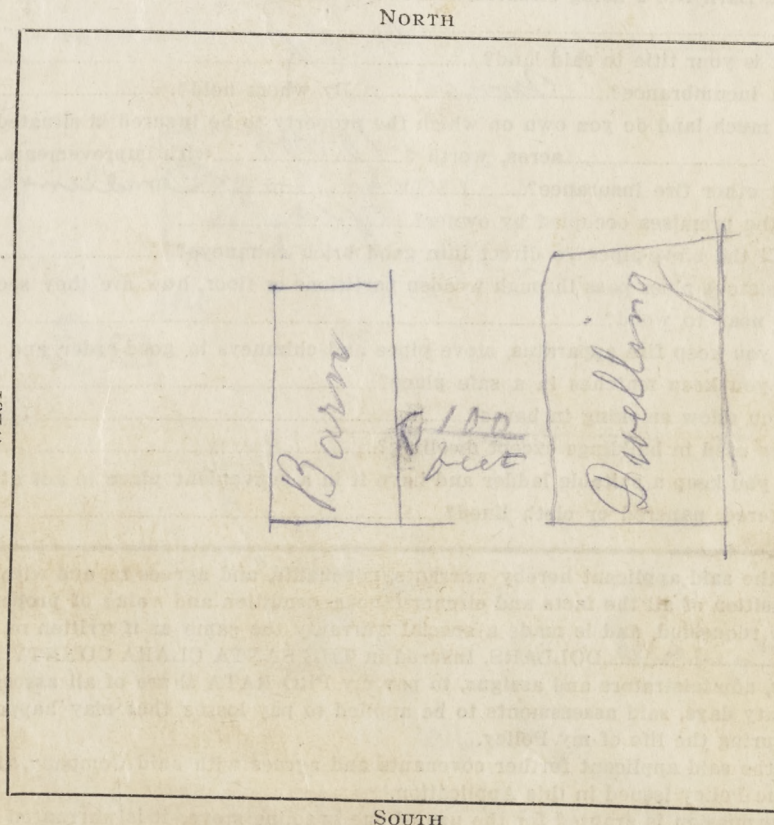
An out building, except a barn or stable, in  
which no fire is used, is not an exposure to a  
dwelling; but a barn or stable is an exposure  
to a dwelling, and a dwelling is an exposure to  
a barn or a stable.

When two or more buildings, adjoining or  
adjacent, are occupied by the same person for  
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



SOUTH

EAST

ON

ple

- Post Office,  
, Cal.

200.00

back 1925

\$ 1.00

\$ 18.00

\$ 19.00

Inspector.

Approved

1925

President.

Secretary.



#4670.  
APPLICATION

Rate: 1200 @ 30 = 3.60

1200 @ 4 = 4.80

Of G. A. Whipple Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve hundred DOLLARS, for the term  
of five years, from the first day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>2</u> stories, <u>22x36</u> feet, built <u>1920</u> now in <u>good</u> repair, <u>sh</u> roof	<u>2000</u>	<u>1200</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2000</u>	<u>1200</u>	

House and Barn No. 1 being situated on Lagunas Road 1/4 mile south of  
the town of Campbell (at junction of Dry Creek Road)  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 7 Acres  
..... acres, worth \$ 10,000 with improvements.
4. What other fire insurance? none - Insured under # 3682  
5096 - exp Jan. 1926.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twelve hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 18.00  
Total, \$ 19.00

Paid - March 5, 1920.

G. A. Whipple APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

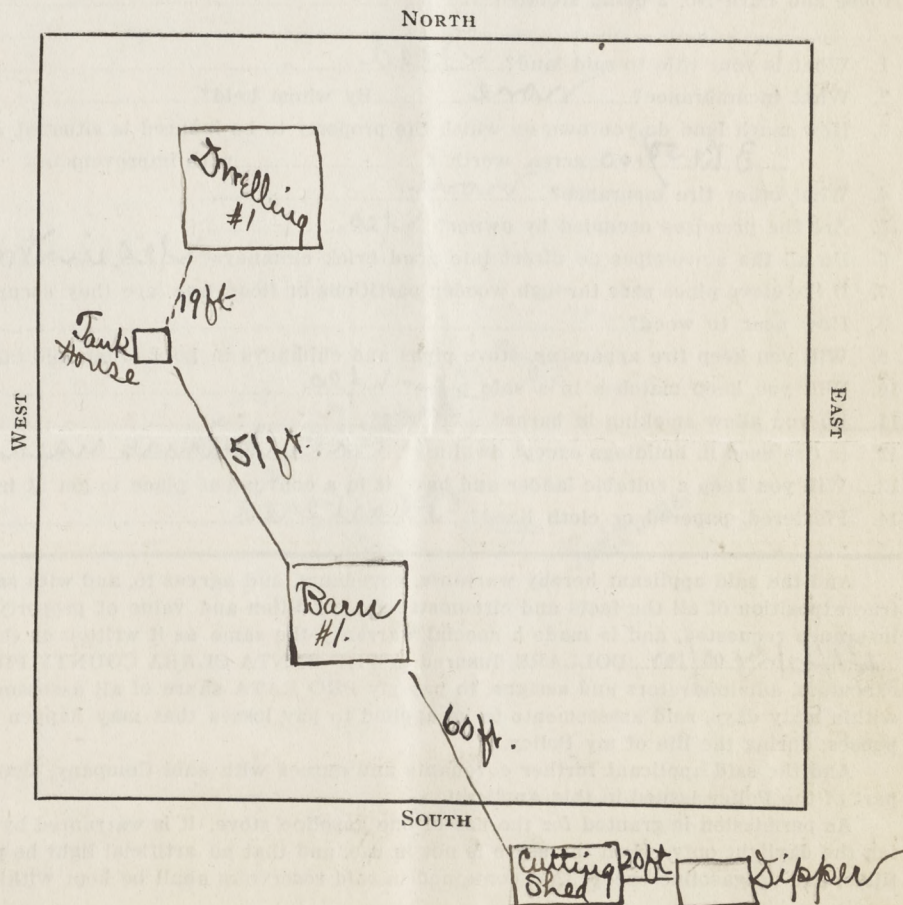
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 2671.

# APPLICATION

OF

M. L. Kroelsen

Route B.

Box 80

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 4461.00

Expires 1st day of March 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 28.65

Premium

\$ 29.65

Inspector.

Approved

Mar. 4. 1922.

President.

Secretary.



#4671.  
APPLICATION

Rate:  $3266 @ .18 = 587$   
 $200 @ .35 = 70$   
 $995 @ .30 = 298$   
955

Of W. L. Kroeson, - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of (4461.00) Four Thousand Four Hundred Sixty-one DOLLARS, for the term  
 of Three years, from the first day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>26</u> x <u>44</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>3000</u>	<u>2000</u>	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>      </u>			
On Piano	<u>400</u>	<u>266</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house, 14x14 ft. - built 1906 - Shing. roof</u>	<u>750</u>	<u>500</u>	
On Barn No. 1, <u>      </u> stories, <u>20</u> x <u>44</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> on Pump House, \$ <u>      </u>			
On <u>Cutting Shed, 24x36 ft. - new 16 ft. sked inside -</u>	<u>600</u>	<u>400</u>	
On <u>Supper 16x30 ft.</u>	<u>300</u>	<u>200</u>	
On <u>1500 fruit trays - (200 new - 1300 old) - white iron sked</u>	<u>592.25</u>	<u>395</u>	
On <u>      </u>			
Total amount	<u>6292.25</u>	<u>4461</u>	

House and Barn No. 1 being situated on Rucker Avenue, Rucker School District  
Gilroy Township, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
3 1/2 acres, worth \$ 5000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes, in dwelling - Terra-cotta in Tank-house
- If the stove pipes pass through wooden partitions or floor, how are they secured? Concrete thimble in side wall
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In Tank-house used as laundry
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4461.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 28.65  
 Total, \$ 29.65

W. L. Kroeson

APPLICANT.

Paid - March 4, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

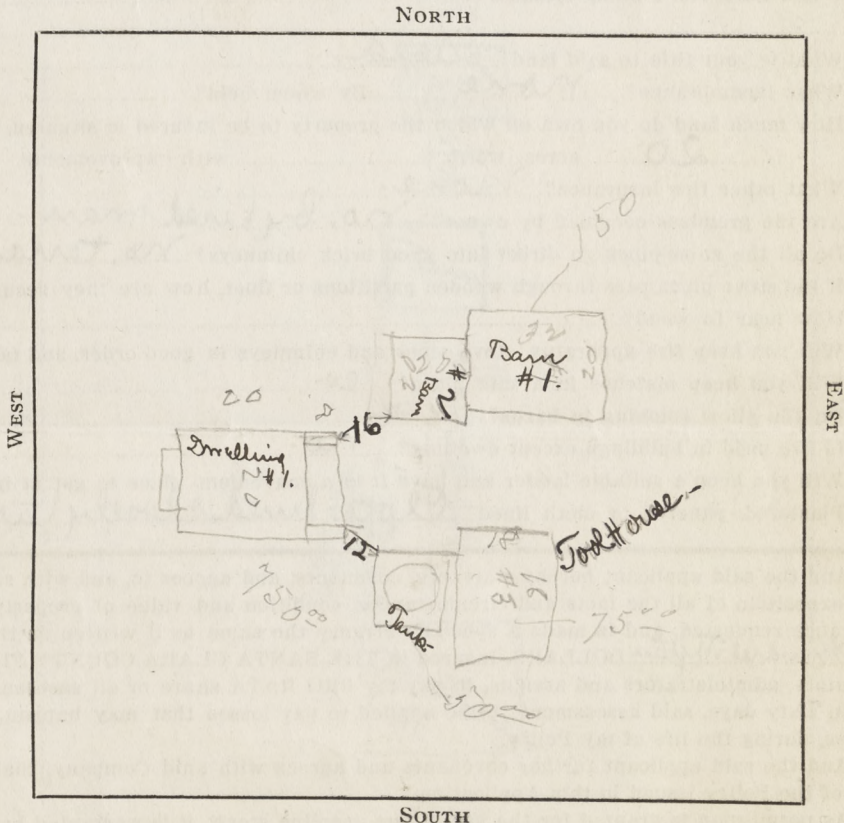
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4672.

# APPLICATION

OF

George M. Gilman  
#18 So. Lincoln  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 715.00  
Expires 2 day of March 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$  
Premium - - - \$

Inspector.

Approved W. H. H. 4th 1920  
C. J. H. H. 4th 1920  
E. A. Taylor  
President.  
Secretary.



#4672.      Date: 500 @ 25 = 12.5  
215 " 40 = 8.6  
211

# APPLICATION

Of George J. Gilman, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seventy Hundred and Fifteen DOLLARS, for the term  
 of Three years, from the 2nd day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>20</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Shingle</u> roof } On wing <u>1</u> stories <u>8</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u> }	<u>750</u>	<u>500</u>	
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>Engine</u>	<u>100</u>	<u>66</u>	
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>37</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>roof</u>	<u>100</u>	<u>66</u>	
On Barn No. 2 <u>1</u> " <u>20</u> x <u>20</u> "	<u>50</u>	<u>33</u>	
On Tons of Hay			
On <u>Tool House - 16 x 16 ft.</u>	<u>75</u>	<u>50</u>	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1075</u>	<u>715</u>	

House and Barn No. 1 being situated on Carter Avenue, between Brannon and  
Koser Roads, Union District, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, by hired man.
- Do all the stove-pipes go direct into good brick chimneys? no, terra-cotta thru roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth-lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seventy Hundred and Fifteen DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of March 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.35  
 Total, \$ 7.35

Geo J. Gilman APPLICANT.

Paid - March 5, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

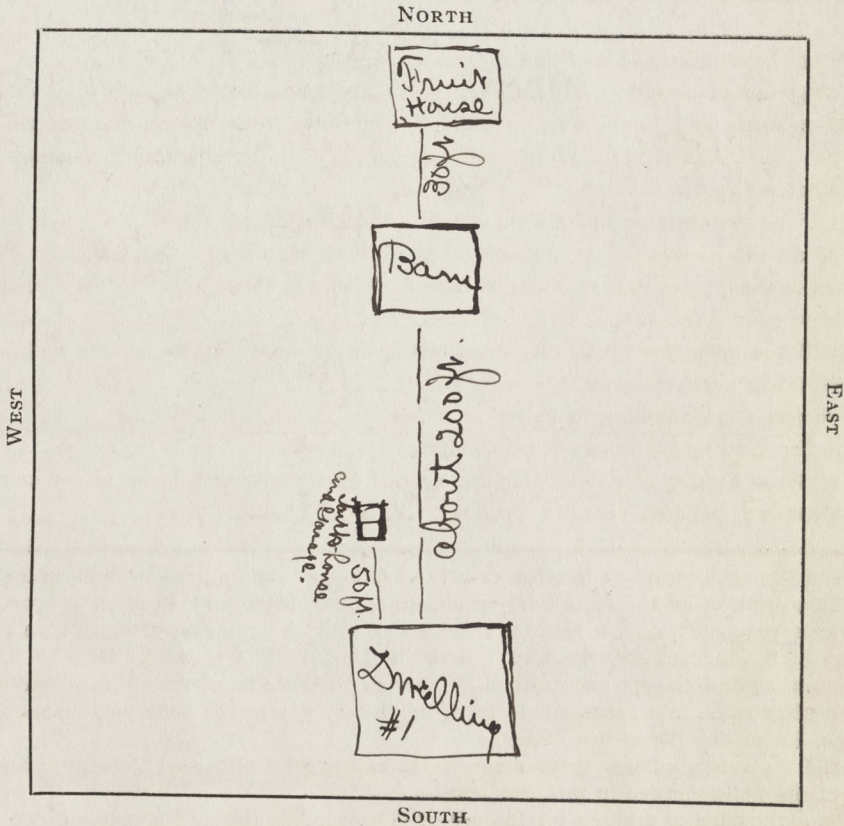
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from build- ings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.



No 2673

APPLICATION

OF

George M. Ellison,  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3200.00  
Expires 3 day of March 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 14.40  
Premium - - - \$ 15.40

Renewal of # 3292.  
Inspector.

Approved Mar 4' 1920  
C. J. Pettit President.  
E. A. Taylor Secretary.



104

#4673.

Date: 3200 @ 15 = 4.80

# APPLICATION

Of Geo. M. Ellison, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Two Hundred DOLLARS, for the term  
of Three years, from the Third day of March 1920 if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>32</u> x <u>60</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shing</u> roof } On wing <u>1</u> stories <u>26</u> x <u>54</u> feet, built <u>1889</u> , now in <u>repair</u> , <u>"</u> roof } <u>5000</u> <u>3200</u> On <u>Frame Addition, 1 story - 1889 -</u> }			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On			
On			
On			
On			
On			
Total amount	<u>5000</u>	<u>3200</u>	<u>—</u>

Expired - March 3, 1923.  
Renewed - 6183

House and Barn No. 1 being situated on Santa Clara - Los Valero Road about 1/2 of a mile  
West of Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? 4000.00 By whom held? J. M. Butts - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 14.40  
Total, \$ 15.40

Paid. - March 3, 1920.

Geo M Ellison APPLICANT.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

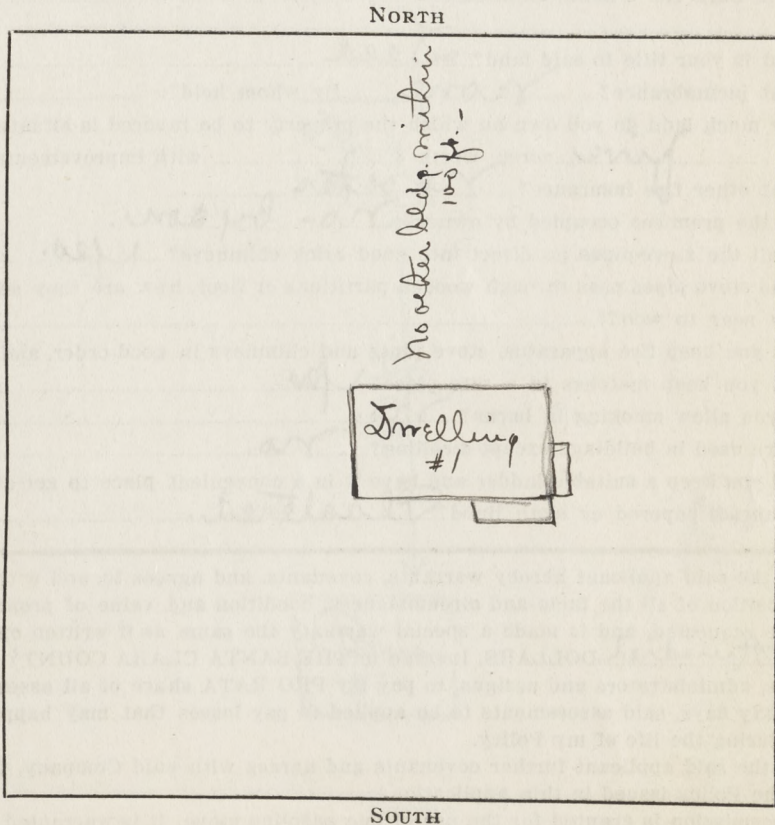
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 14674.

APPLICATION

OF

A.C. Keeling

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1800.00

Expires 3 day of March 1925.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.50

Premium - - - \$ 14.50

Renewal of # 2524  
Inspector.

Approved March 4" 1925

C. J. Campbell

President.

Ella A. Taylor.

Secretary.



110  
#2522

#4674. APPLICATION

Rate: 1800 @ 15 = 2.70.

Of A.C. Keeshing, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of five years, from the 3rd day of March 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>27</u> x <u>53</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>2700</u>	<u>1800</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>1800</u>	

House and Barn No. 1 being situated on Infirmary Road, near Hamilton Ave.,  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
five acres, worth \$        with improvements.
4. What other fire insurance? no other
5. Are the premises occupied by owner? no - by son.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

A.C. Keeshing  
per M.S.K.

APPLICANT.

Paid - March 5, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

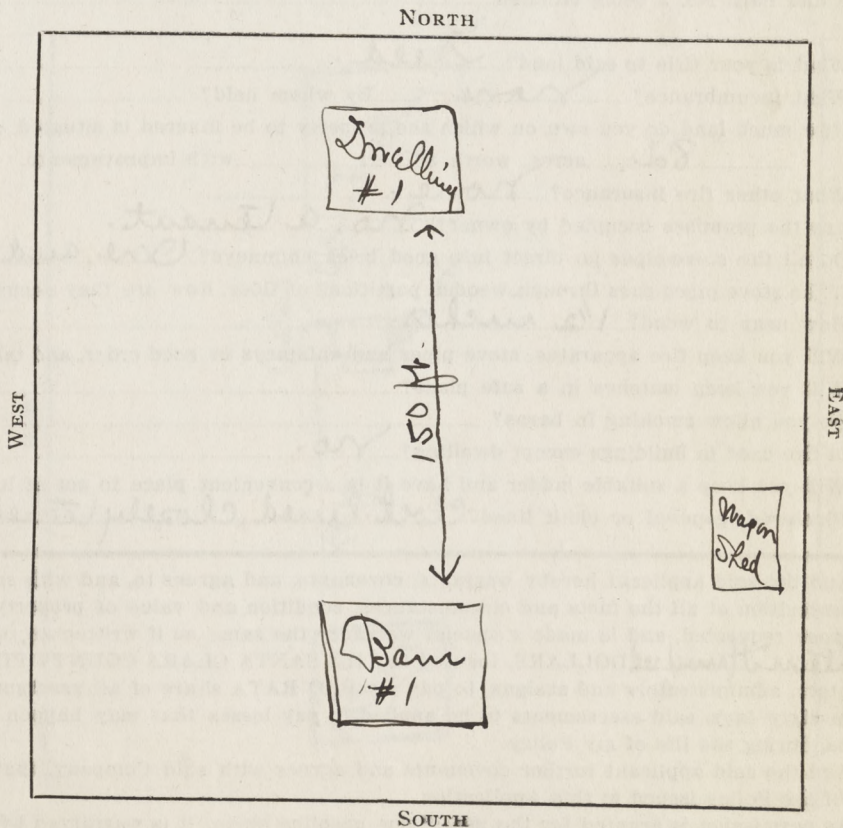
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 14675.

# APPLICATION

OF

Louis Kambelen  
Stan Road.  
San Jose Box 110.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1800.00

Expires 5 day of March 1923,

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.60

Premium - - - \$ 13.60

Renewal of \$2538.

Inspector-

Approved March 4<sup>th</sup> 1923.

C. H. Patten,

President.

Ellen Q. Taylor.

Secretary.



107

#4675.

Rate: 1000 @ 18 = 1.80  
800 " 30 = 2.40  
4.20

## APPLICATION

Of Louis Kampfen - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred DOLLARS, for the term  
 of Three years, from the fifth day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>48</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, <u>46</u> x <u>50</u> feet, built 1....., now in ..... repair, <u>Part shingle</u> roof	1200	800	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	2700	1800	

*Cancelled - Property sold - Transfer  
 could not be made! -  
 Sept. 24, 1920*

House and Barn No. 1 being situated on the Silver Creek Road, in Evergreen District, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
82 acres, worth \$..... with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? no, a tenant.
- Do all the stove-pipes go direct into good brick chimneys? One, and one terra-cotta thru roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured? By collar.
- How near to wood? 1 1/2 inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth lined, closely latched and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of February 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.60  
 Total, \$ 13.60

Louis Kampfen

APPLICANT.

Paid - February 28, 1920.

2150.00 cancelled



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

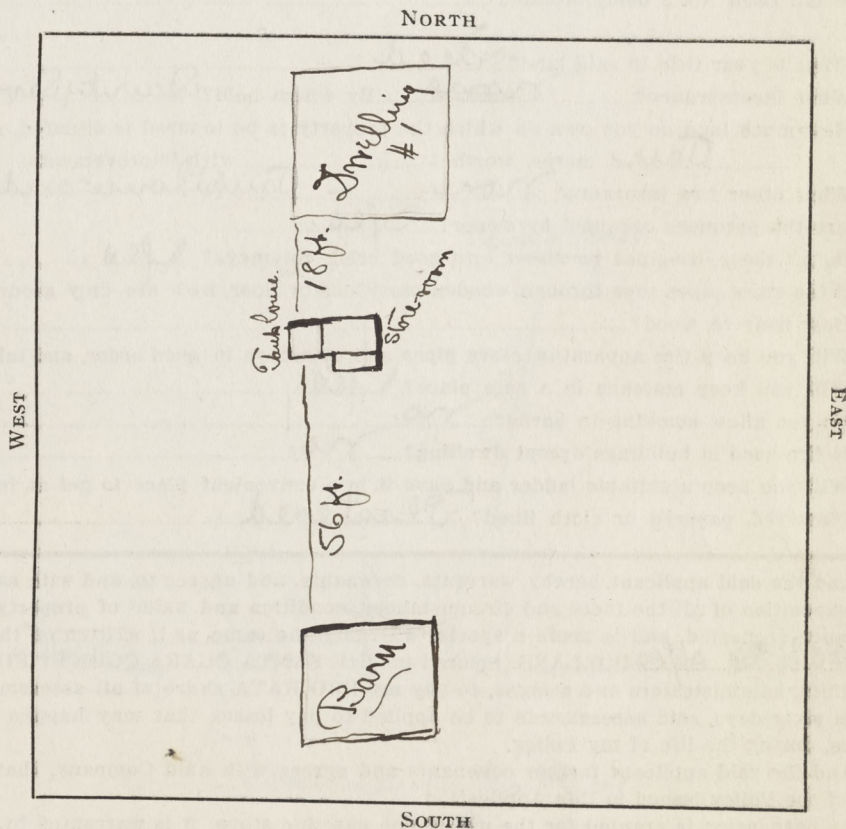
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4676

## APPLICATION

OF

J. A. Hansen

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3,400.00

Expires

5 day of March 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 15.30

Premium

- - - \$ 16.30

Inspector.

Approved

Mar. 6 1923

President.

Secretary.

E. J. Pettit

Edward Saylor



113 ✓

#4676.

Rate: \$3400 @ .15 = 5.10

## APPLICATION

Of J. A. Hansen, - Cupertino Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty-four Hundred DOLLARS, for the term  
 of Three years, from the 5th day of March 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> story <u>30</u> x <u>50</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	5000	3000	10000
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On <u>      </u>			
On Piano	300	200	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	5600	3400	

House and Barn No. 1 being situated on South side of Prospect Road, about  
Three miles North-West of Saratoga, Santa Clara Co., Cal  
 House and Barn No. 2 being situated       

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? Security Savings Bank of San Jose, Cal
3. How much land do you own on which the property to be insured is situated, and what is its value? Two acres, worth \$        with improvements. Loss payable.
4. What other fire insurance? none - Tank House and Barn under Policy # Mar. 17, 1920.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
3400 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.30  
 Total, \$ 16.30

J. A. Hansen APPLICANT.

Paid - March 17, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near Barn, rate with Barn. Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

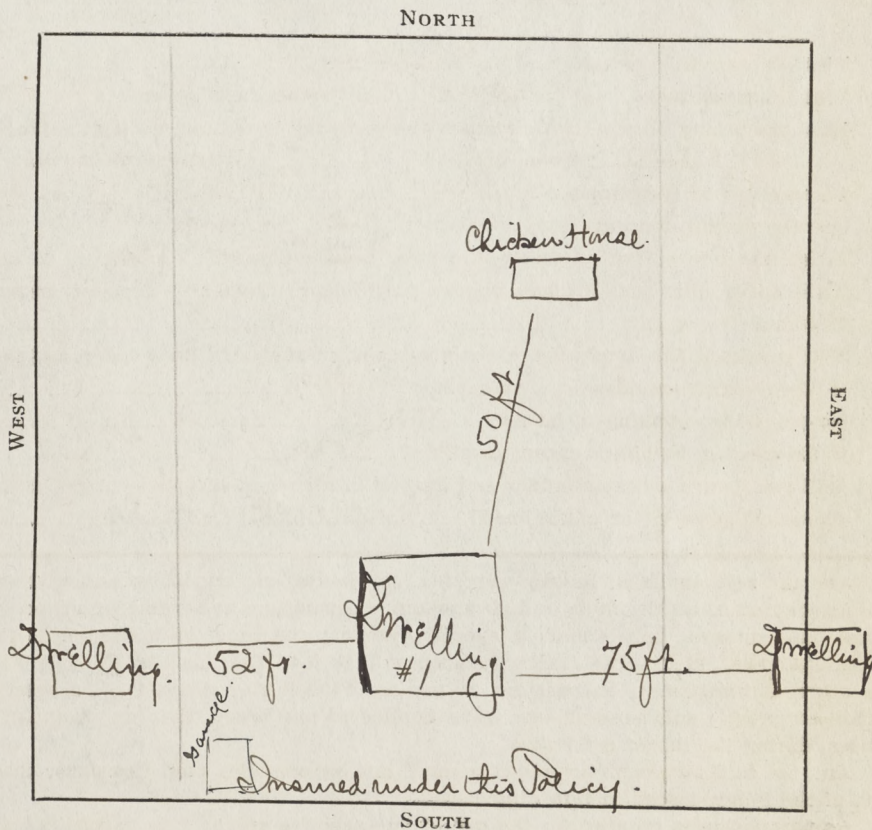
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24677

## APPLICATION

OF

L.R. LeBlanc.

San Jose Post Office

San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 500.00

Expires 5 day of March 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 2.50

Premium - - - \$ 3.50

Renewal of # 3732.

Inspector.

Approved March 5, 1920

C. J. Pettit

President.

E. A. Taylor

Secretary.



115

#4677.

Date: 500 @ 25 = 125

# APPLICATION

Of G. R. Le Clerc

The Santa Clara County Fire Insurance Company

SAN JOSE, CAL.,

Sept. 30 1920.

fire, for

of the

It is un

propert

Having purchased of G. R. Le Clerc

the property described in

Policy No. 4677 in the Santa Clara County Fire Insurance Company, and the said Polic

having been assigned to me by said G. R. Le Clerc

On dwe

On

On

On hou

On hou

I hereby accept the said Polic Y of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Lewis Larson

On

On Pia

On

On

On

All while contained in dwelling No.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

Total amount

750 500

House and Barn No. 1 being situated on Block 2 Lot 13, Larson Subdivision No. 1, on Bryan Ave., Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot.  
40 x 142 ft. worth \$ 2000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no, a tenant.
6. Do all the stove-pipes go direct into good brick chimneys? yes, and 1 terra-cotta.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Cement walls.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of March 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 2.50

Total, \$ 3.50

Paid - March 5, 1920.

G. R. Le Clerc APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

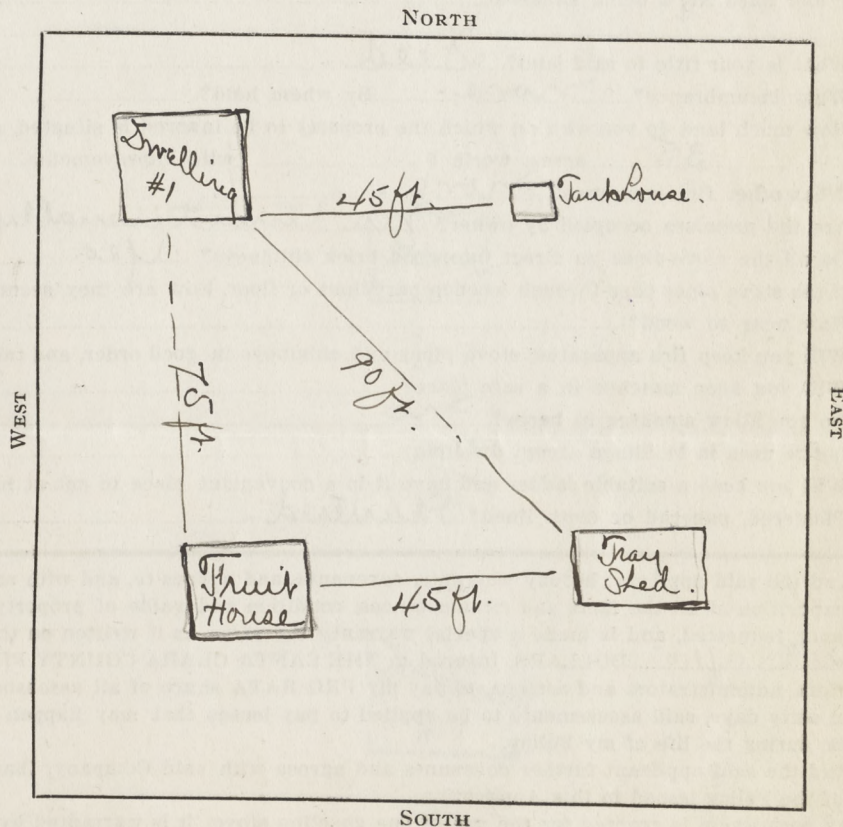
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 14678.

## APPLICATION

OF

J. M. Witten

Los Angeles Route a.

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2520 00

Expires 5 day of March 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 17.50

Premium

- - - \$ 18.50

Wm. Shumacher  
Inspector.

Approved

Mar. 6"

1920

C. J. Pettit

President.

E. W. Taylor

Secretary.



115

#4677.

Date: 500 @ 25 = 125

# APPLICATION

Of G. R. LeClerc - Santa Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Hundred DOLLARS, for the term  
 of Two years, from the 5th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>36</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shing.</u> roof	750	500	
On <u>wing Porch</u> <u>1</u> stories <u>12</u> x <u>24</u> feet, built <u>1909</u> , now in <u>"</u> repair, <u>asphalt</u> roof			
On <u>house</u> No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>"</u>			
On Piano			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>"</u>			
On Windmill and Tank			
On Barn No. 1, <u>"</u> stories, <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	750	500	

Expired - March 5 1922.  
Renewed - #5629.

House and Barn No. 1 being situated on Block 2, Lot 13, Larson Subdivision No. 1,  
on Bryan Ave., Sunnyvale, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated "

- What is your title to said land? Deed.
- What incumbrance? none. By whom held? "
- How much land do you own on which the property to be insured is situated, and what is its value? 1 lot.  
40 x 142 ft. worth \$ 2000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? no, a tenant.
- Do all the stove-pipes go direct into good brick chimneys? yes, and 1 terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured? "
- How near to wood? "
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Cement walls.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of March 1920.  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 2.50  
 Total, \$ 3.50

Paid - March 5, 1920.

G. R. LeClerc APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one ft to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending to roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 from buildings classed as exposures; Rate, on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as exposures.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at two Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. buildings classed as exposures.—Rate, 35c on \$100.

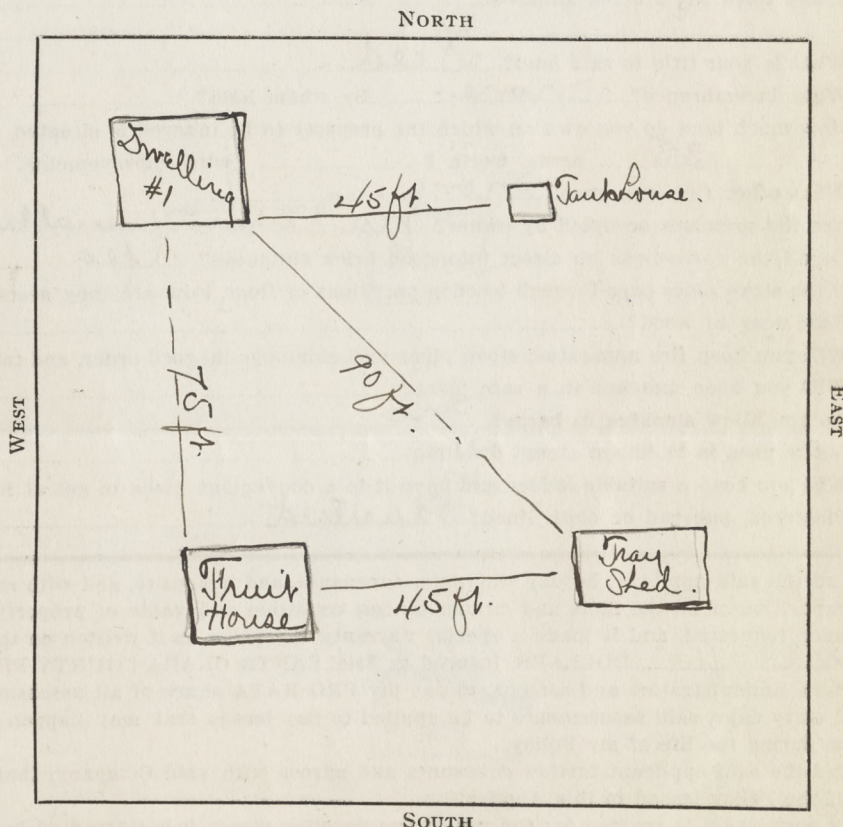
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



the property described in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Policy, I hereby accept the said Policy of Insurance under the conditions which it was issued, and to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed \_\_\_\_\_

\_\_\_\_\_ a. \_\_\_\_\_ Office, \_\_\_\_\_

\_\_\_\_\_ 1923. \_\_\_\_\_

\_\_\_\_\_ 1.50 \_\_\_\_\_

\_\_\_\_\_ 8.50 \_\_\_\_\_

\_\_\_\_\_ Inspector.

Approved *Mar. 6* 1920

*W. P. Little*  
President.

*W. A. Taylor*  
Secretary.



105 ✓

#4678. Rate: 1150 @ 15 = 172  
1370 " 30 = 411  
583

# APPLICATION

Of J. M. Witter - Los Gatos Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of One Thousand Five Hundred Twenty DOLLARS, for the term of Three years, from the 5th day of March 1920 if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>36</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On <u>Windmill and Tank and frame</u>	300	150	
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>Fruit House - 30 X 40 ft. - Shingled roof -</u>	300	200	
On <u>      </u> Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On <u>Pumping Plant \$</u> <u>      </u> on Pump House, \$ <u>      </u>			
On <u>Tray Shed. 26 X 72 ft. - Shingled roof - painted</u>	600	400	
On <u>2000 fruit hay</u> <u>      </u> <u>while in shed</u>	750	500	
On <u>700 " boxes</u>	105	70	
On <u>Supper, oil tank and burner, and new boiler (cost 160.00)</u>	300	200	
Total amount	3855	2520	

House and Barn No. 1 being situated on Luther Tract, 3 1/2 miles South-East of Campbell, Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 35 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no tenant usually - Vacant now
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2520 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this March day of 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.50  
Total, \$ 18.50

J. M. Witter APPLICANT.

Paid - March 15, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

### EXPOSURES.

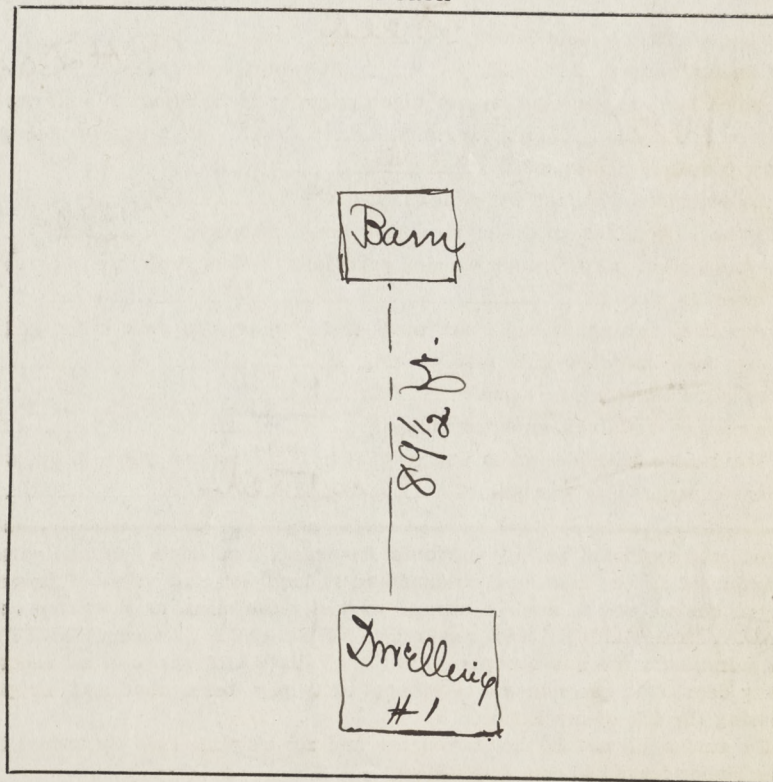
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No. 4679.

## APPLICATION

OF  
A. F. Freese.  
and Mrs. Mattie A. Freese.

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1300.00

Expires 6 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 19.35  
Less Unearned Premium on  
Premium - #3988 \$ 20.35  
\$ 1.60

Removal of #3296.  
Inspector:

Approved W. H. H. H. 1923

W. H. H. H.  
President.

Edna D. Taylor.  
Secretary.



APPLICATION

Of A. F. Frese and Mattie A. Frese Campbell  
The Santa Clara County Fire Insurance SAN JOSE, CAL., October 6 1921

fire, for the sum of Four Thousand Three Hundred DOLLARS, for the term  
of One year.  
It is understood that the said Frese and Mattie A. Frese the property described in  
property has been assigned to me by said A. F. Frese and Mattie A. Frese  
Policy No. 4679 in the Santa Clara County Fire Insurance Company, and the said Policy

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

On dwelling  
On windmill and tank  
On barn No. 1, stories, x feet, built 1, now in repair, roof  
On barn No. 2  
On tons of Hay  
On horses  
On horse wagon  
On horse spring wagon  
On horse buggy  
On horse phaeton  
On harness and robes  
On pumping plant, \$      , on pump house, \$        
On Insurance on personal property payable to A. F. and Mattie A. Frese.  
On While it is contained in above dwelling. - Will be moved in a few weeks  
On the ins. canceled.  
Signed John A. Ochs.

On Campbell  
On Hamilton Ave.  
On piano  
On  
On  
On  
On  
All while contained in dwelling No. One.  
On windmill and tank  
On barn No. 1, stories, x feet, built 1, now in repair, roof  
On barn No. 2  
On tons of Hay  
On horses  
On horse wagon  
On horse spring wagon  
On horse buggy  
On horse phaeton  
On harness and robes  
All while contained in barn No.  
On pumping plant, \$      , on pump house, \$        
On Insurance on personal property payable to A. F. and Mattie A. Frese.  
On While it is contained in above dwelling. - Will be moved in a few weeks  
On the ins. canceled.  
Total amount 4300

House and Barn No. 1 being situated on North side of Hamilton Ave. between Leigh Avenue and Meridian Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? By whom held? P. H. Davis - "Loss payable"
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 1/4 acres, worth \$       with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 19.35  
Total, \$ 20.35

Less \$ 8.75 - Unearned Premium  
\$ 11.60 Cash Paid #3988.  
Paid - March 4, 1920.

A. F. Frese  
Mattie A. Frese APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

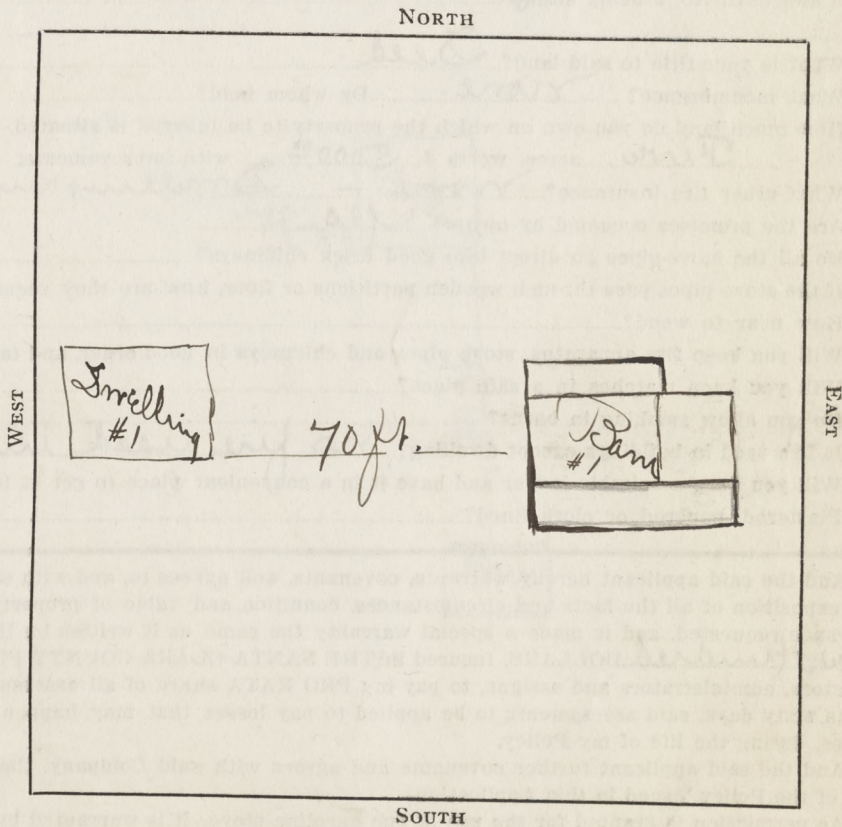
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4680.

## APPLICATION

OF

Anton Nelson

Route C.  
Box 29  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 500.00

Expires 7 day of March 1923.

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 4.50

Premium

- - \$ 5.50

Renewal of # 3297.  
Inspector.

Approved

March 4, 1920.

C. J. Pettit

President.

Edw. Taylor

Secretary.



110

#4679.

Rate: 4300 @ 15 = 6.45

# APPLICATION

Of A. F. These and Mrs. Mattie A. These - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Three Hundred DOLLARS, for the term  
 of Three years, from the Sixth day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>63</u> x <u>36</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5250</u>	<u>3500</u>	
On wing _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>1000</u>	<u>650</u>	
On _____			
On Piano _____	<u>250</u>	<u>150</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built <u>1</u> _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____ (Insurance on personal property payable to <u>A. F. and Mattie A. These</u> .			
On _____ while it is contained in above dwelling. - <u>will be moved in a few weeks</u>			
On _____ <u>the ins. cancelled</u> .			
Total amount _____	<u>4300</u>		

Expired - March 6, 1923.  
 Renewed - 6162

Due Nov 26, 1921.

House and Barn No. 1 being situated on North side of Hamilton Ave. between  
Frederic Leigh Avenue and Meridian Road, Santa Clara Co., Cal  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? \_\_\_\_\_ By whom held? P. H. Davis - "Loan payable"
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 1/4 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.35  
 Total, \$ 20.35

Less \$ 8.75 - Unearned Prem. on  
\$ 11.60 Canceled #3988  
Paid - March 4, 1920.

A. F. These  
Mattie A. These APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

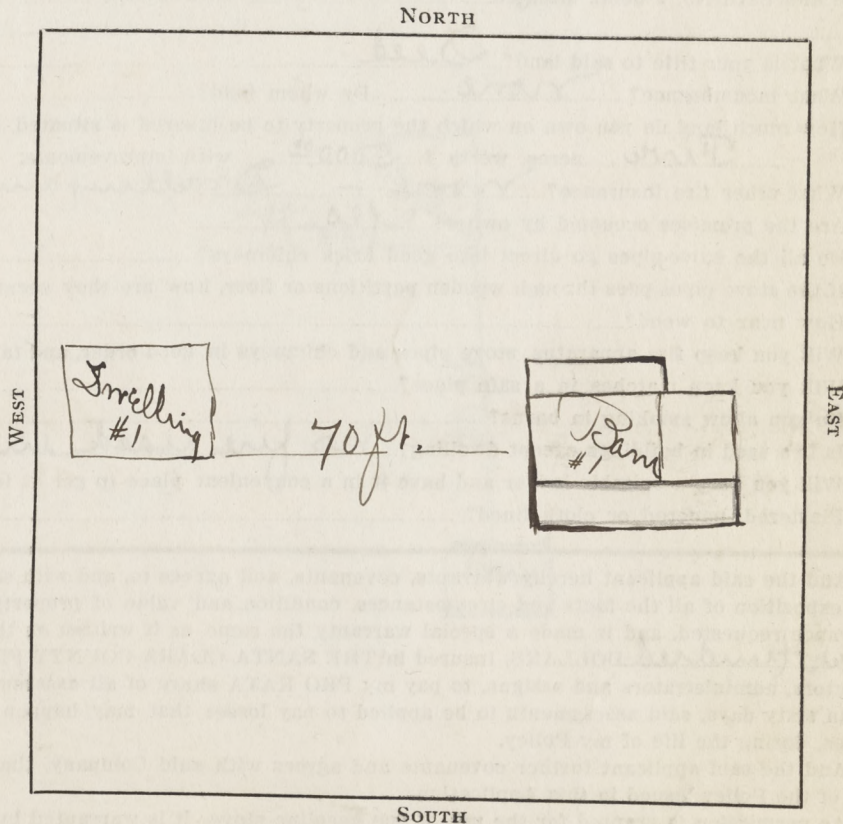
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Approved March 4, 1920.

*E. W. Pettit*

President.

*Edw. A. Taylor*

Secretary.



# 4680.

Rate, 500 @ 30 = 1.50.

## APPLICATION

Of Anton Nelson, - San Jose Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Hundred DOLLARS, for the term  
 of three years, from the 7th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <u>46 x 26</u> feet, built 1, now in repair, roof			
On <del>Barn No. 2</del> <u>Wagon shed on one side, - 60 x 16 ft. - Corr Barn</u>			
On <u>Tens of Hay (Cement floor) on other side, 16 x 30 ft. -</u>			
On <u>Bunk house, 14 x 16 ft. and Tool Shop, connected with</u>	800	350	
On <u>Horses Barn. All additions built in 1915. Lighted</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>1 Ford Automobile (3 year old)</u>	400	150	50
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1200	500	

House and Barn No. 1 being situated on corner of Monterey Road and Pelan Ave  
about 2 1/2 miles from center of San Jose, Santa Clara Co., Cal  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ 5000.00 with improvements.
- What other fire insurance? none. - Dwelling under # 4981
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no fire used in bunk-house.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.50  
 Total, \$ 5.50.

Anton Nelson APPLICANT.

Paid - March 10, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

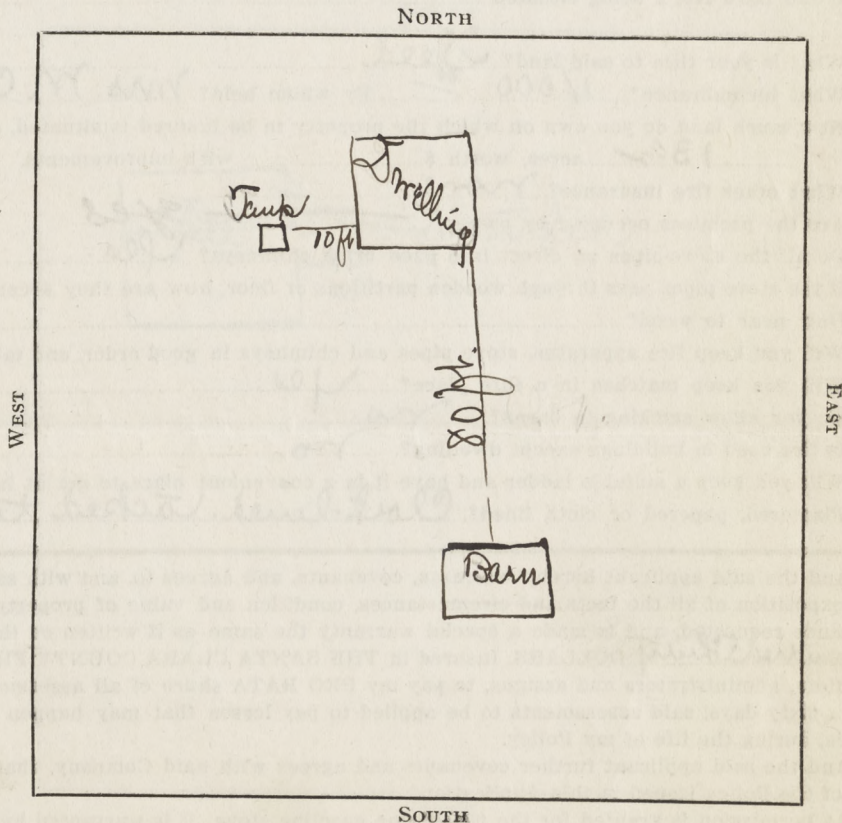
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4681.

## APPLICATION

OF

Sam J. Torney

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 530.00

Expires 9 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.00

Premium - - - \$ 4.00

Renewal of # 3300.  
Inspector.

Approved Mar. 11 1923.

C. J. Pettit  
President.

Edw. A. Taylor  
Secretary.



#4681.  
APPLICATION

Date: 400 @ 15 = 60.  
130 " 30 = 39  
.99 x 100

116  
✓  
Of Wm J. Torney Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred and Thirty DOLLARS, for the term  
of Three years, from the ninth day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18</u> x <u>24</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	600	400	
On wing <u>1</u> stories <u>12</u> x <u>24</u> feet, built <u>1912</u> , now in " repair, " roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories <u>22</u> x <u>30</u> feet, built 1 _____, now in _____ repair, _____ roof	75	50	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On <u>400 fruit trays - in Barn -</u>	120	80	
On _____			
On _____			
Total amount _____	795	530	

Revised - up taken for signature.  
Exp. -  
Revised - 6/1/22.

House and Barn No. 1 being situated on Diana Avenue, Morgan Hill District  
Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed
2. What incumbrance? 4000 By whom held? Mrs. M.C. Langland
3. How much land do you own on which the property to be insured is situated, and what is its value?  
13 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Cloth-lined. Lacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred Thirty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.00  
Total, \$ 4.00

Wm. J. Torney APPLICANT.

Paid - March 31, 1920.



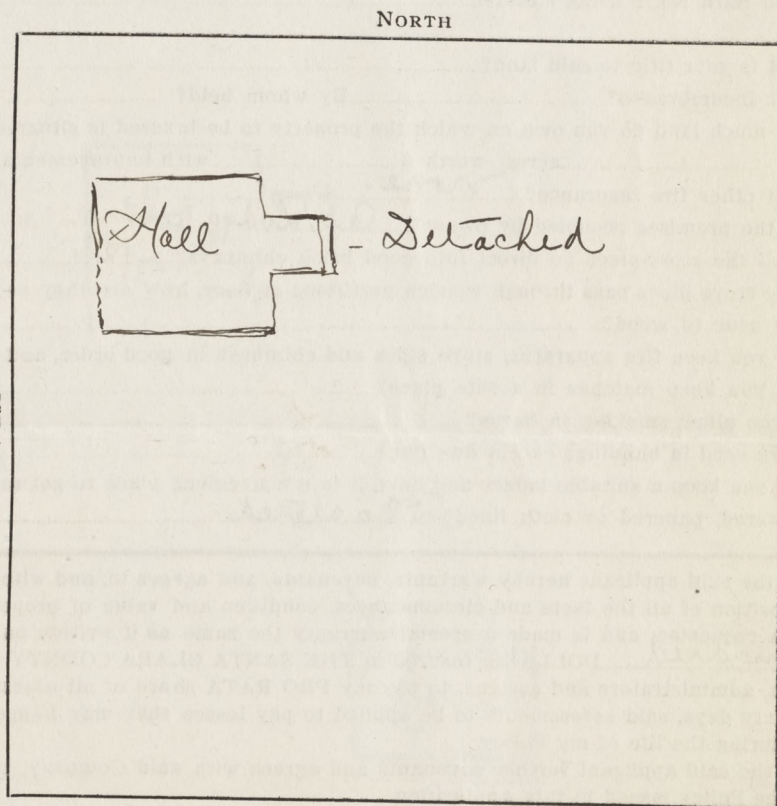
On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

WEST



# FAST

## EXPOSURES:

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No 1682.

# APPLICATION

OF  
Trustees of

Philostean Rebel Lodge.

1/6 Mrs. Tena S. Miner

Enfermedades

Post Office,

Santa Clara County, Cal.

Amount Insured

2000

Expires...12 day of

March 1923.

## Policy Fee

\$1.00

Rate Fee

88.1

## Premium

25

Reverend of # 3281.

Inspector:

Approved Mar 13 1920.

1920.

1890

President.

Charles Taylor.  
Presid

Secretary.



115

#4682

Rate: 200 @ 30 = 60

## APPLICATION

Of Trustees of Philotesian Rebekah Lodge, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Hundred DOLLARS, for the term  
 of Three years, from the tenth day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof }			
On wing stories <u>x</u> feet, built 1, now in repair, roof }			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano - <u>While in Lodge Room of I.O.O.F. Hall</u>	250	150	
On <u>Regalia and Robes - " " " " "</u>	75	50	
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Note: I.O.O.F. Hall, at Cupertino, insured in this</u>			
On <u>Company under # 2946</u>			
On <u>5241</u>			
Total amount	325	200	

I.O.O.F. Hall  
 House and Barn No. 1 being situated on West side of Saratoga and Mountain  
avenue, at Cupertino, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

1. What is your title to said land?
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? As Lodge rooms
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 1.80  
 Total, \$ 2.80

Paid - March 10, 1920.  
Trustees of Philotesian Rebekah Lodge  
Mrs. W. B. Calvert  
Jana S. Miner. APPLICANT.



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

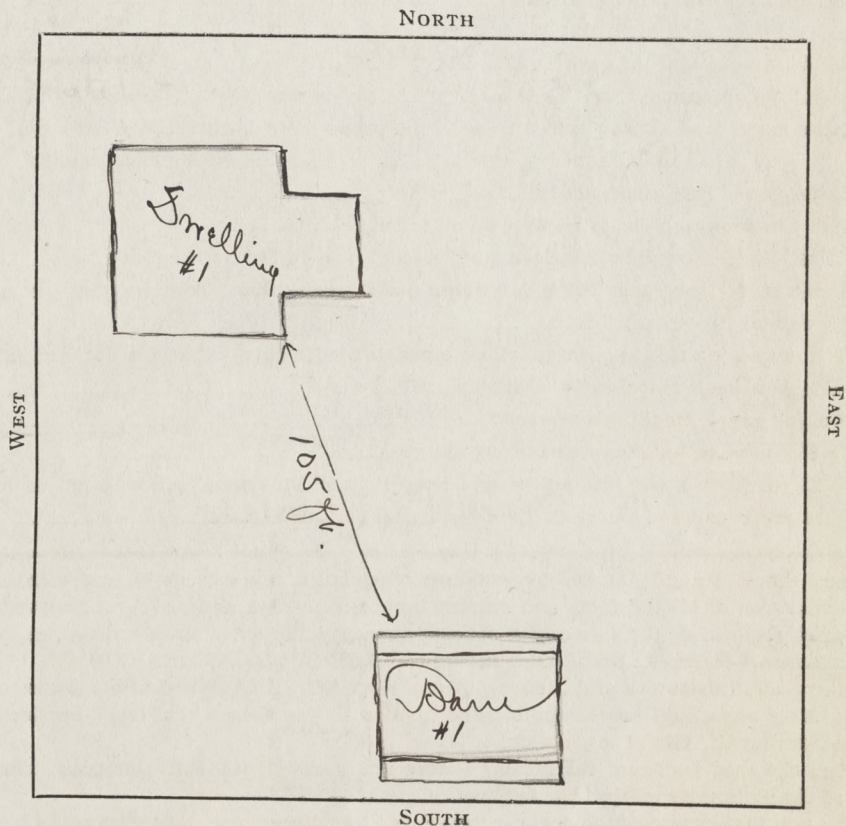
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4683

APPLICATION

OF

George Ivanovich

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 13 day of March 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 22.50

Premium

\$ 23.50

Inspector.

Renewal of #3324 Aug #3354

Approved

Mar. 13 1920.

C. J. Pettit

President.

E. J. Taylor

Secretary.



117

#4683.

Date: 8000 @ .15 = 1.50  
3000 @ .30 = 3.00  
7.50

# APPLICATION

Of George Ivanovich, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of Three years, from the 13th day of March, 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>32</u> x <u>34</u> feet, built <u>1887</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4500</u>	<u>3000</u>	
On wing <u>1</u> stories <u>16</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>16</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>42</u> feet, built <u>1886</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2000</u>	<u>1000</u>	
On Barn No. 2 <u>2</u> mugs, each <u>16</u> x <u>42</u> ft.			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>Seed</u>			
On <u>Plaster</u>			
Total amount	<u>6500</u>	<u>4000</u>	

House and Barn No. 1 being situated on the San Francisco Road, near  
Mountain View, - Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? \$5000.00 By whom held? Estate of Mary F. Abbott - Responsible.
3. How much land do you own on which the property to be insured is situated, and what is its value? 103 acres, worth \$ 103 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes.
8. How near to wood? Yes.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of March, 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.50  
Total, \$ 23.50

Paid - March 13, 1920.

George Ivanovich APPLICANT.



1014684

PLICATION

OF

*L. M. McKeeney*  
*Carl L. Rice*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 11,220.00  
3 day of March 1921  
- - - \$ 1.00  
Rate Fee - - \$ 3.25  
- - - \$ 4.25

equal of \$4178.  
Inspector.

Mar. 13" 1920.

*W. P. Pettit*  
President.  
*W. G. Taylor*  
Secretary.

E. M. REA  
CHAS. M. CASSIN  
A. A. CALDWELL

PHONE SAN JOSE 467

REA, CASSIN & CALDWELL  
*Law Offices*  
REA BUILDING

SAN JOSE, CALIFORNIA

November 13, 1920

Santa Clara County Fire Insurance Company  
Porter Building, San Jose, California  
Gentlemen:

Enclosed you will please find policy of insurance of George Ivancovitch. Attached to said policy there is a mortgage clause running to Frank B. Abbott, executor of the estate of Mary F. Abbott, deceased. The latter mortgage clause has been waived. The mortgage in question was transferred this day to Ralph M. Abbott and John E. Abbott.

Will you kindly place a mortgage clause on the policy in favor of them and return the policy to me?

Yours very truly,

*W. P. Pettit*

AAC:ME  
Enc.



Rate:  $\frac{9000}{9000} @ -15 = \frac{7.50}{3.00}$

# APPLICATION

Of George Ivanovich, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of three years, from the 13th day of March, 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

Rate Fee, \$	22.50
Total, \$	23.50

Paid - March 13, 1920.

George Ivanovich.....APPLICANT



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

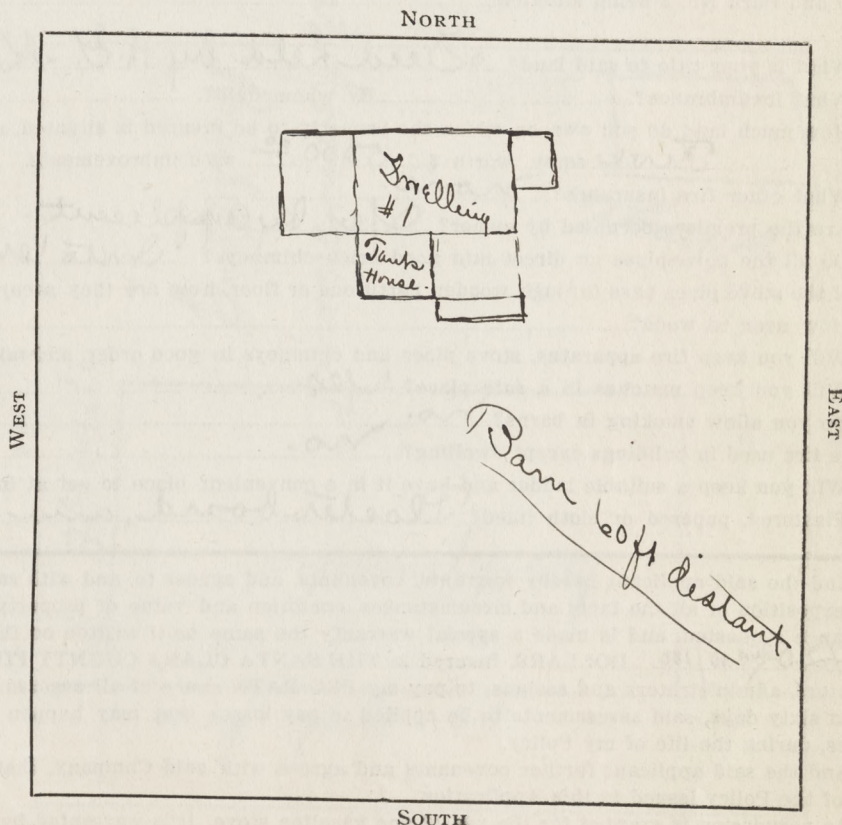
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4684

## APPLICATION

OF

*Geo. W. McKeeney*  
*Carlack Race Dr.*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1420.00

Expires 13 day of March 1921.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.25

Premium - - - \$ 4.25

Renewal of #4178.  
Inspector.

Approved Mar. 13" 1920.

*W. J. Pettit*,  
President.

*Ella Q. Taylor*,  
Secretary.



110 ✓

#4684.

Rate: 14/20 @ 23 = 3.26

# APPLICATION

Of Geo. L. McChesney, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred and Twenty DOLLARS, for the term  
of one years, from the 13th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>33</u> feet, built <u>1880</u> , now in <u>repair</u> , <u>Simple</u> roof	900	600	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>repair</u> , <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	700	445	
On <u>      </u>			
On Piano <u>      </u>	400	265	
On <u>      </u>			
On <u>White and decorated China - and Kiln - (\$150.00)</u>	165	110	
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		1420	

Expired - Mar. 13, 1921.  
Renewed - #5166.

House and Barn No. 1 being situated on Carlos St. South end of Race St.  
near San Jose, Santa Clara Co., Cal.

- House and Barn No. 2 being situated
1. What is your title to said land? Deed held by H. G. Keesling
  2. What incumbrance? 800.00 By whom held?
  3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$ 5000.00 with improvements.
  4. What other fire insurance? none
  5. Are the premises occupied by owner? Yes, by Applicant.
  6. Do all the stove-pipes go direct into good brick chimneys? Into terra-cotta.
  7. If the stove pipes pass through wooden partitions or floor, how are they secured? Sheet of metal.
  8. How near to wood?
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
  10. Will you keep matches in a safe place? Yes.
  11. Do you allow smoking in barns? no.
  12. Is fire used in buildings except dwelling? no.
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
  14. Plastered, papered or cloth lined? Plaster board, and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1420 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.26  
Total, \$ 4.26

Geo. L. McChesney APPLICANT.

Paid - March 27, 1920.

4000 cancelled.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

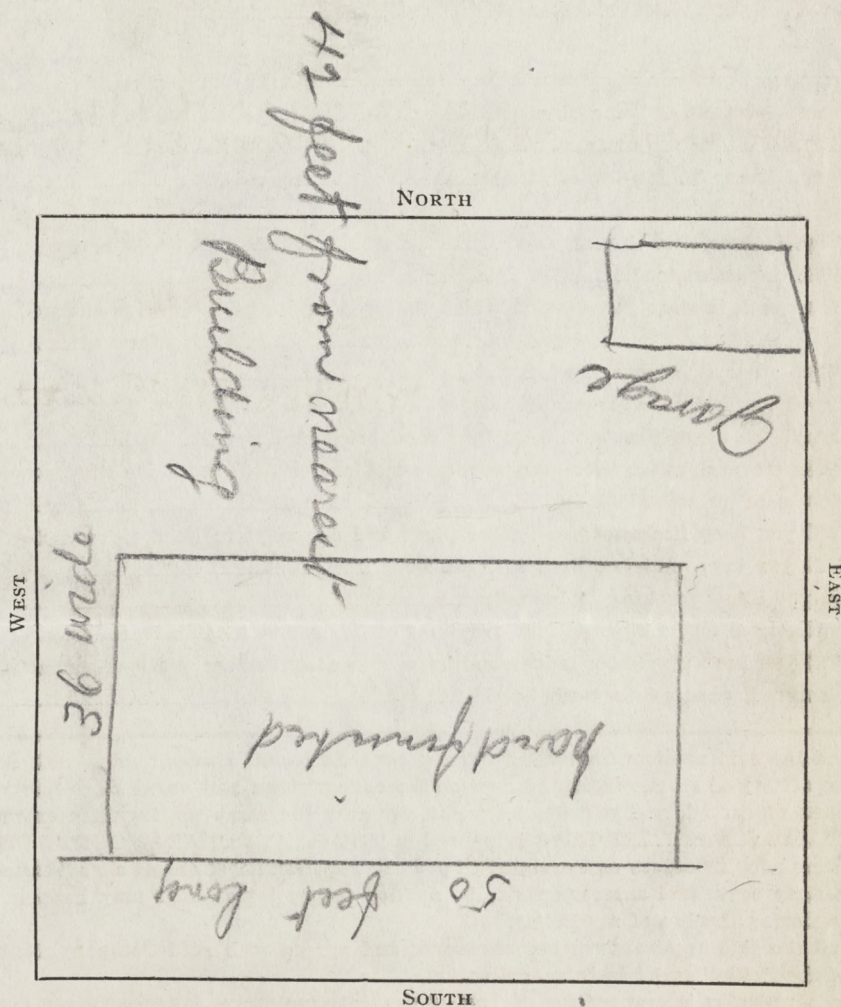
**EXPOSURES.**

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

### NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Computed valuation for  $\frac{2}{3}$  insurance value  
\$2000 <sup>us</sup>  
J. W. Rowe.

No 4685

## APPLICATION

OF

George Miller

Los Angeles Post Office,

Santa Clara County, Cal.

Amount Insured \$2300.00

Expires 13 day of March 1923.

Policy Fee - - - \$1.00

Rate Fee - - - \$13.80

Premium - - - \$14.80

J. W. Rowe, Inspector.

Approved Mar 13 1923

E. W. Taylor, President.

E. W. Taylor, Secretary.



119 ✓

#4685

Rate: 2300 @ 20 = 460

254

# APPLICATION

Of George Miller, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Twenty-three Hundred DOLLARS, for the term  
of Three years, from the 13th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>36</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On ..... On house No. 2..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof	<u>450</u>	<u>300</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On <u>Out of Insurance on personal property effective after same is moved into dwelling #1.</u>			
Total amount .....		<u>2300</u>	

Exp paid - Mar. 13, 1923.

Canceled - not renewed.

House and Barn No. 1 being situated on corner of Walnut St. and Hernandez St., above Glen Ridge, outside city limits of Los Gatos, S.C. Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Clear - Deed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 lot, on corner  
..... acres, worth \$ ..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Will be soon. - Tenants at present.
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of March 1920.

Policy Fee, \$ 1.80  
Rate Fee, \$ 13.80  
Total, \$ 14.80

Geo. Miller APPLICANT.

Paid - March 17, 1920.



Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate. Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

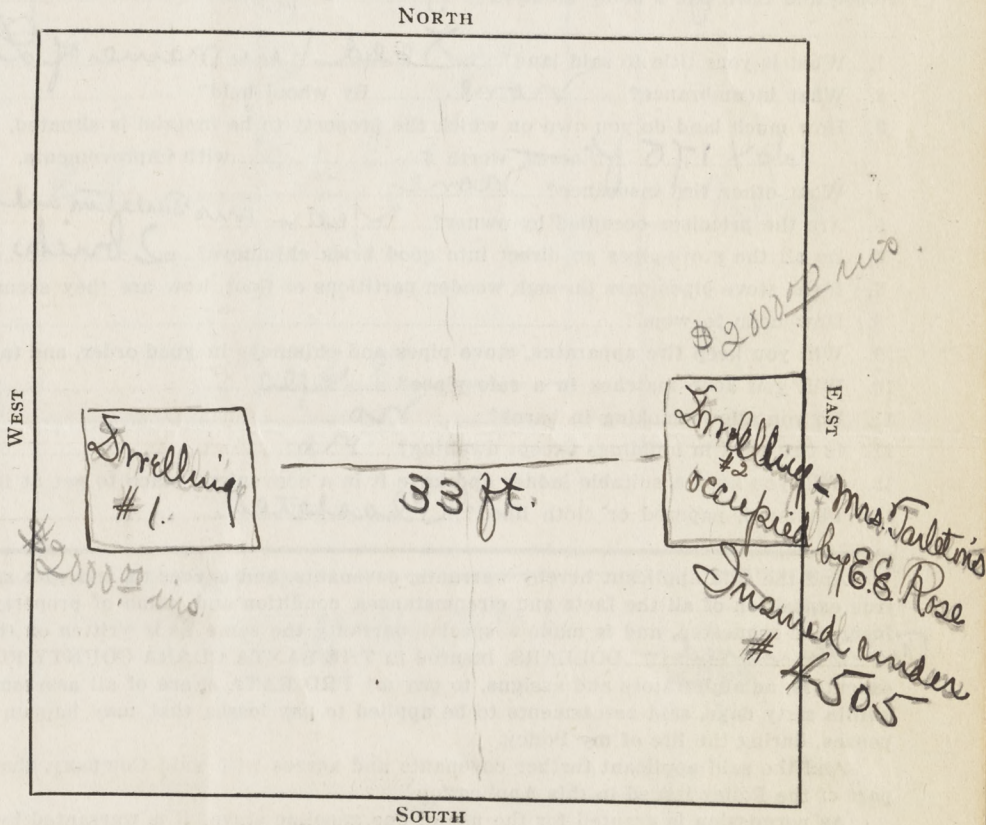
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to, each other.

NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4686

APPLICATION

OF

Mrs. Jennie M. Tuleton,  
Route A.  
Box 257.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured

\$500.00

Expires 15 day of

March 1922

Policy Fee

\$1.00

Rate Fee

\$3.75

Premium

\$4.75

Inspector.

Approved

Mar 12 1922

E. J. Pettit.

President.

Ella G. Tuleton.

Secretary.



116

#4686

Rate: 500 @ .25 = 1.25

## APPLICATION

304

Of Mrs. Jennie M. Tarleton - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Three Hundred and 00/100 DOLLARS, for the term  
 of three years, from the 15th day of March 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy #4504.			
On Windmill and Tank			
On Barn No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount		500.	

Expired - Mar. 15. 1923.  
 Renewed - #6174.

House and Barn No. 1 being situated on Berryessa Road, 1/4 of a mile North East of limits of San Jose.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed in name of Lucy B. Tarleton
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 66 x 175 ft. Acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - Mrs. Tarleton and daughter.
- Do all the stove-pipes go direct into good brick chimneys? 2 brick - 1 terra-cotta (true roof).
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3. day of March 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.75  
 Total, \$ 4.75

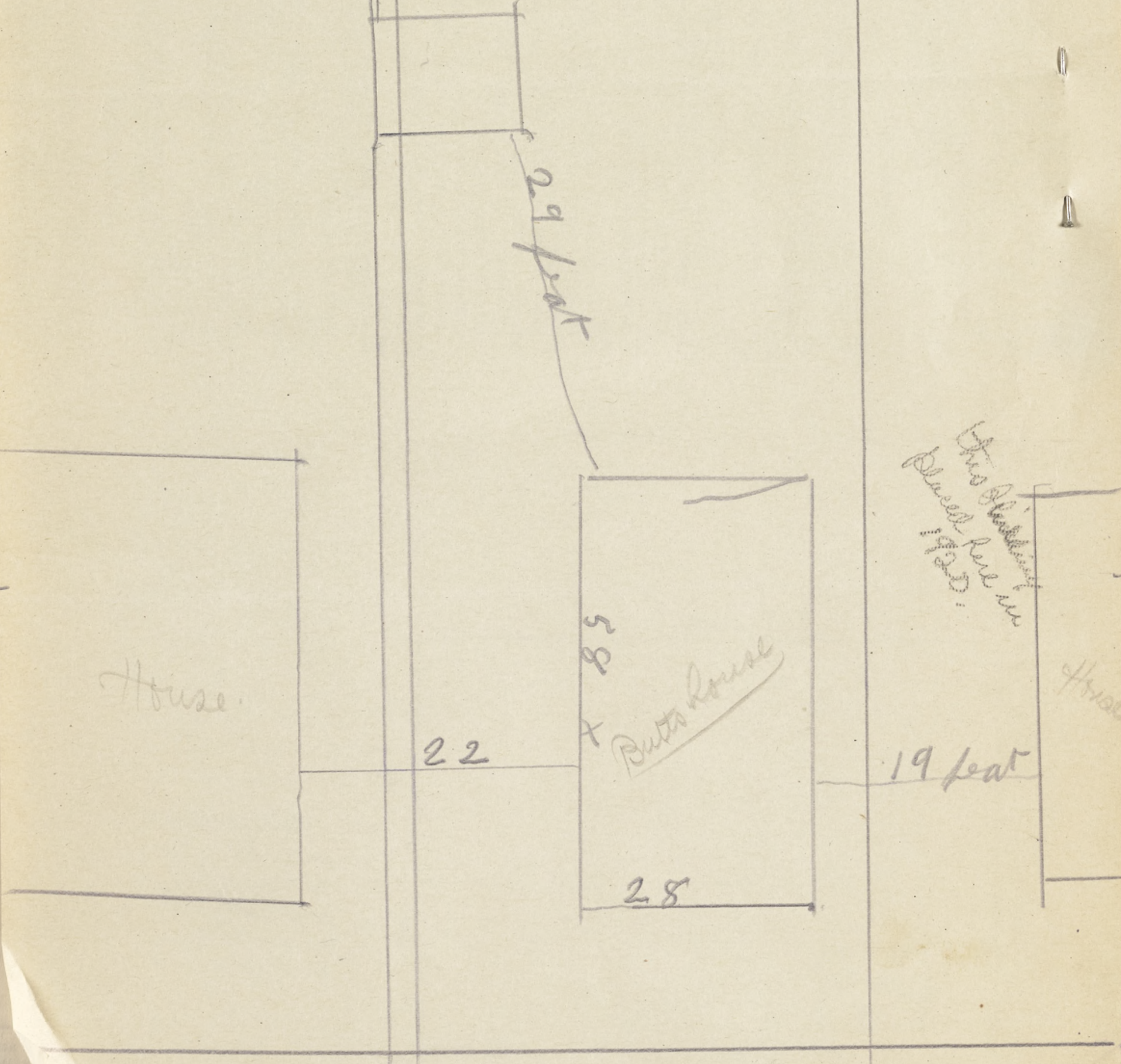
Paid - March 8, 1920.

Jennie M. Tarleton APPLICANT.



ION

#4687.



Post Office,  
Cal.

00.00

1923

1.00

13.50

14.50

#3305

Inspector.

1920

President.

Secretary.

SOUTH

Smelling



116

#4686.

Rate: 500 @ .25 = 1.25

## APPLICATION

304

Of Mrs. Jennie M. Tarleton - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Three Hundred and 00/100 DOLLARS, for the term  
 of Three years, from the 15th day of March 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1, insured under Policy #44504.			
On Windmill and Tank			
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount		500.	

House and Barn No. 1 being situated on Berryessa Road, 1/4 of a mile North East of limits of San Jose.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Deed in name of Lucy B. Tarleton
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? 66 x 175 ft. acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - Mrs. Tarleton and daughter.
- Do all the stove-pipes go direct into good brick chimneys? 2 brick - 1 terra-cotta (true roof).
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3. day of March 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 3.75  
 Total, \$ 4.75

Paid - March 8, 1920.

Jennie M. Tarleton APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

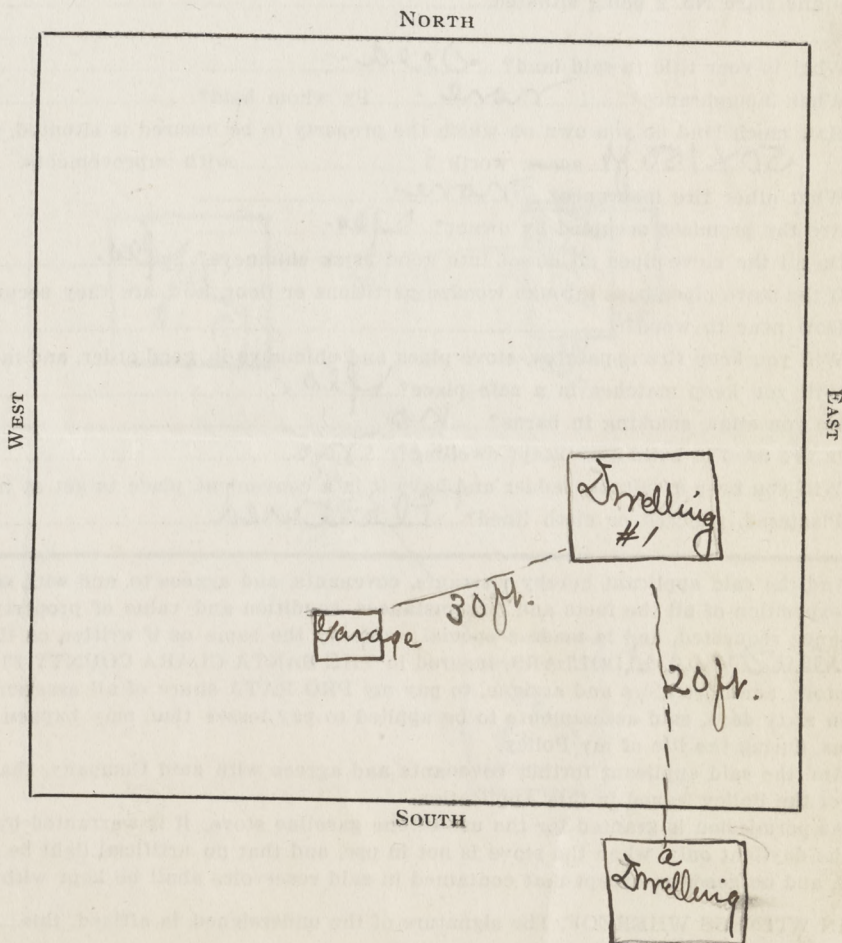
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4687

# APPLICATION

OF

J. M. Butts.

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1800.00

Expires 15 day of

March 1923.

Policy Fee

- \$ 1.00

Rate Fee

- \$ 13.50

Premium

- \$ 14.50

Renewal of #3305

Inspector.

Approved

Mar 11 1923

C. J. Pettit.

President.

Edward Taylor.

Secretary.



107

#4687.

Rate: 1800 @ 25 = 4.50

304

# APPLICATION

Of J.M. Butts, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of Three years, from the 15th day of March 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>60</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2600	1500	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	600	300	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	3200	1800	

House and Barn No. 1 being situated on 2nd St., in the town of Campbell.  
Santa Clara Co., Cal.

House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 50 x 150 ft. acres, worth \$        with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

Paid - March 6, 1920.

J. M. Butts APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

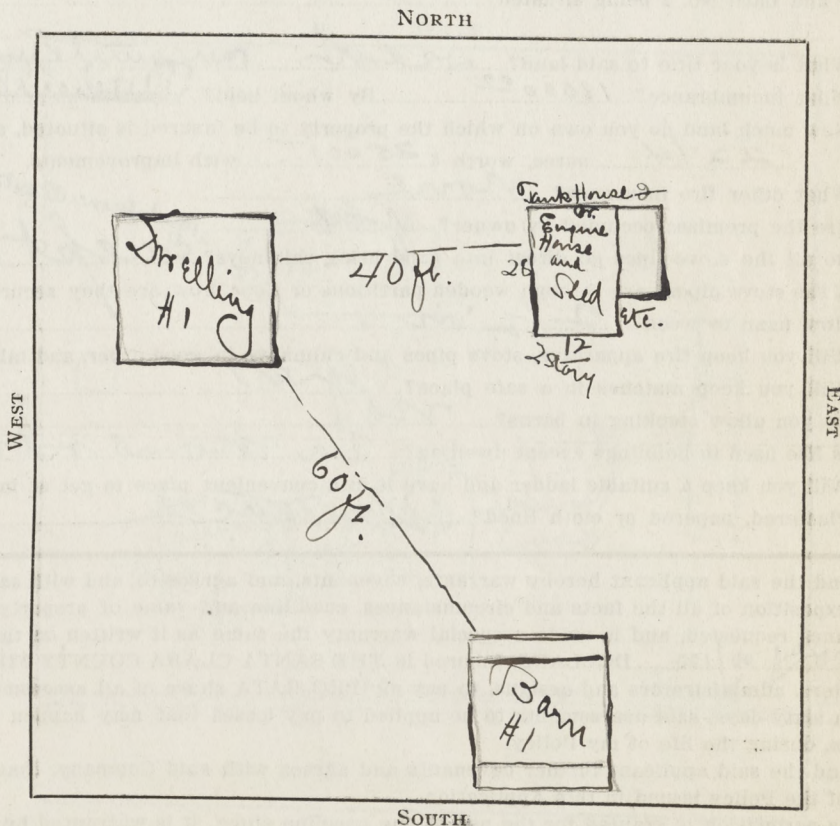
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4688.

# APPLICATION

OF

Stanless Moser

Box 312.

Cupertino Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 19 day of March, 1923.

Policy Fee - - - \$ 1.00

32.25

Rate Fee - - - \$ 38.25

Less R.R. Rem. #4500. 15.75

Premium - - - \$ 17.50

C. J. O'Connell

Inspector.

Approved 23 Mar 28 1920

C. J. O'Connell

President.

Edw. A. Taylor

Secretary.



109

#4688.

Rate: 3500 @ 20 = 7.00  
500 " 45 = 2.25  
500 " 30 = 1.50  
10.75

## APPLICATION

Of Harless Moser Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fourty five hundred DOLLARS, for the term  
 of 3 years, from the 19th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>42</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>shin</u> roof	34.50	23.00	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>including Pianos</u>	18.00	12.00	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>52</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shin</u> roof	7.50	5.00	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>On</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>On</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>750</u> , on Pump House, \$ <u>500</u>			
On <u>Engine house used as wood shed, man</u>			
On <u>Room (stove &amp; stove pipe) and automatic</u>			
On <u>compression tank &amp; pump</u>	750	500	
On <u>engine &amp; carpet cleaner</u>			
Total amount		4500	

House and Barn No. 1 being situated E Side Stelling Road, about 2 miles from Cupertino,  
Santa Clara Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed Mercantile Trust Co. of Cal. Santa Clara Branch
- What incumbrance? 18000.00 By whom held? Fletcher Raymond - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 35000.00  
22 1/4 acres, worth \$ 35000. with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Except in man's Room stove & pipe
- If the stove pipes pass through wooden partitions or floor, how are they secured? In barrels
- How near to wood? 2 1/2 in.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In man's room
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of March 1920.

Policy Fee, \$ 1.00Rate Fee, \$ 32.25Total, \$ 33.25Less - \$ 15.75 - Return Premium on Cash Pk.

Paid - April 9, 1920.

#4500.

Harless Moser

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

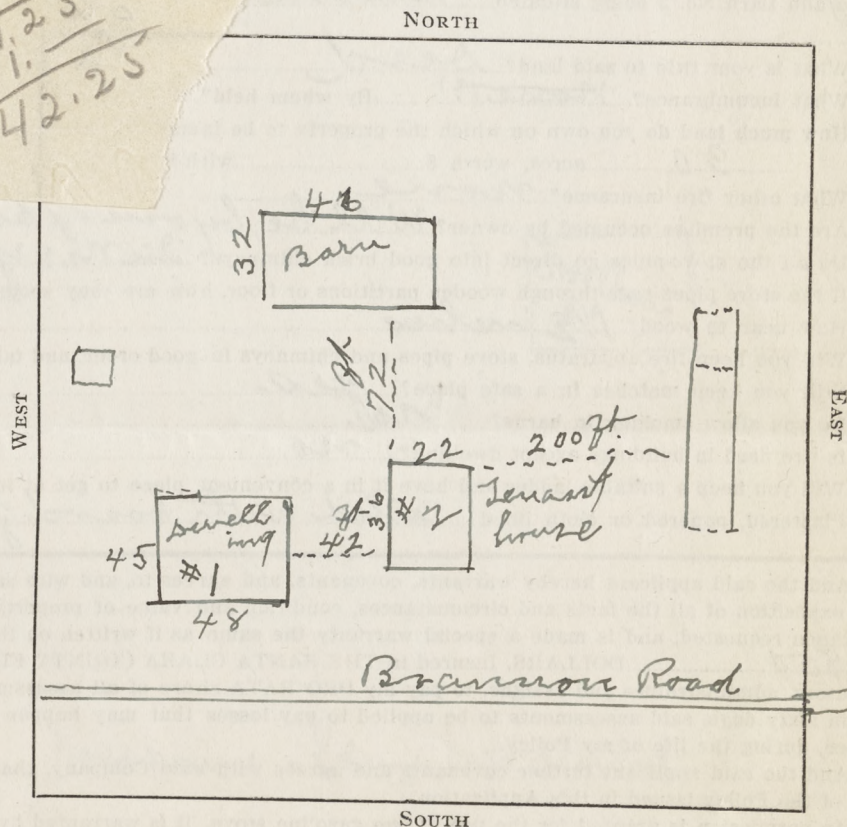
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



$$\begin{array}{r} 3500 @ 25 = 8.75 \\ 500 @ 60 = 3.00 \\ 500 @ 40 = 2.00 \\ \hline 13.75 \end{array}$$

New rate.

$$\begin{array}{r} 13.75 \\ 41.25 \\ \hline 55.00 \\ 42.25 \end{array}$$

No 4689

# APPLICATION

OF

J. A. Hanson & Sons,

Cupertino

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3850

Expires 19 day of March 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 29.40

Premium - - \$ 30.40.

A. J. Pettit,

Inspector.

Approved March 18<sup>th</sup> 1920

A. J. Pettit,

President.

Edw. A. Taylor,

Secretary.



109

#4688.

Rate: 3500 @ 20 = 700  
500 " 45 = 225  
500 " 30 = 150  
10.75

# APPLICATION

Of Harless Moser Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of fourty five hundred DOLLARS, for the term  
of 3 years, from the 19th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>42</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shin</u> roof	<u>3450</u>	<u>2300</u>	
On wing <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>including Piano</u>	<u>1800</u>	<u>1200</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>52</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shin</u> roof	<u>750</u>	<u>500</u>	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House			
On <u>Engine house used as w</u>			
On <u>Room stove &amp; stove pipe</u>			
On <u>compression</u>			
On <u>engine &amp; carpet etc</u>			
Total amount		<u>4500</u>	

House and Barn No. 1 being situated about 2 miles from Cupertino  
Saratoga  
House and Barn No. 2 being situated 250  
80

1. What is your title to said land? Co. of Cal - Saratoga Branch
2. What incumbrance? 18000.00
3. How much land do you own on which 22 1/4 acres, worth no
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Except in mens room stove pipe
8. How near to wood? 2 1/2 in
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In mens room
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 32.25  
Total, \$ 33.25  
Less - \$ 15.75 - Return Premium on Cash Paid.  
Paid - April 9, 1920. #4500.

Harless Moser APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

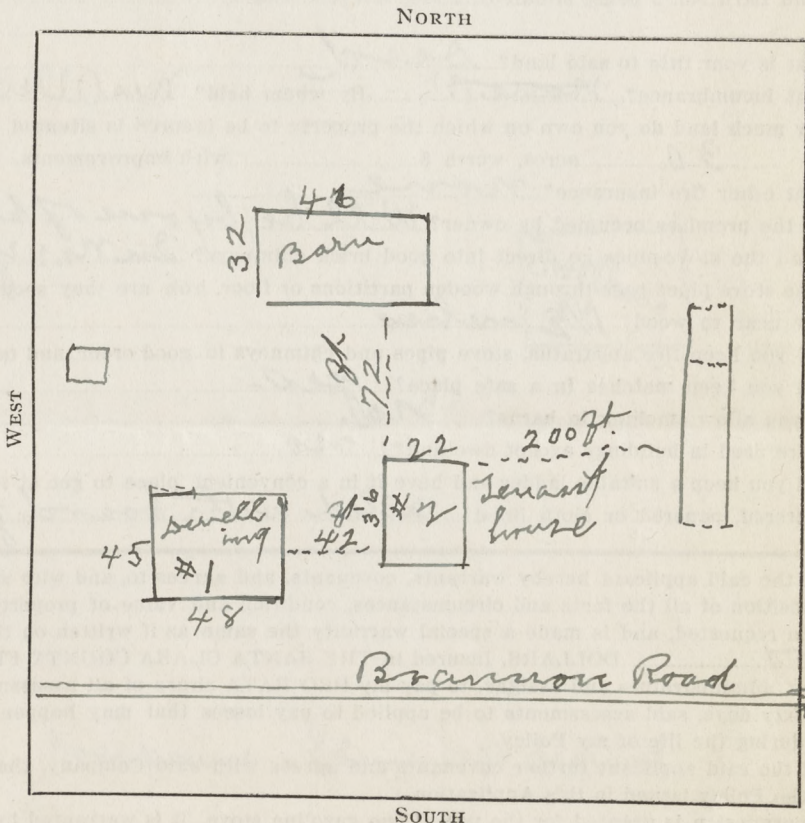
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



*Handwritten signature: J. A. Hanson*

No 4689

# APPLICATION

OF

*J. A. Hanson & Sons*

*Cupertino* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3850

Expires 19 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 29.40

Premium - - - \$ 30.40

*C. J. Pettit*

Inspector.

Approved March 18<sup>th</sup> 1920

*C. J. Pettit*

President.

*Ellen W. Taylor*

Secretary.



112  
2

4689.

Rate:  $2000 @ .20 = 4.00$   
 $500 @ .35 = 1.75$   
 $1350 @ .30 = 4.05$   
 $9.80$   
25  
45  
40

# APPLICATION

Of J. A. Hansen & Sons, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand eight hundred & fifty DOLLARS, for the term  
of 3 years, from the 19 day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <sup>Basement</sup> 1 stories <u>45 x 48</u> feet, built 1 <u>918</u> , now in <u>good</u> repair, <u>shin</u> roof	3000	2000.	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 1 stories <u>22 x 36</u> feet, built 1 <u>918</u> , now in <u>good</u> repair, <u>shin</u> roof	800	500.	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, 2 stories, <u>46 x 32</u> feet, built 1 <u>918</u> , now in <u>good</u> repair, <u>shin</u> roof	1125	750	
On Barn No. 2 .....			
On Tons of Hay .....			
On .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .., .. <u>Electric Motor, Tank &amp; Tank Frame</u>	600	400	
On <u>600 Fruit Trays stored near Barn</u>	300.	160	
On <u>400 Boxes in barn or sheds,</u>	60.	40	
Total amount .....		3850	

Expired - Mar 19, 1923.  
Renewed #6238

Notified him

House and Barn No. 1 being situated No. Side Brannon Road, about 1 1/2 miles west of 5 mile House, on Almaden Road, Santa Clara Co., Cal  
House and Barn No. 2 being situated same.

- What is your title to said land? Deed
- What incumbrance? none (?) By whom held? Mrs. Albertine Crandall - Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value?  
30 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Will be, by one of sons.
- Do all the stove-pipes go direct into good brick chimneys? In No. 1 yes - In Tenant House, #2 Stove Pipe
- If the stove pipes pass through wooden partitions or floor, how are they secured? Terra Cotta tile.
- How near to wood? 1 1/2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Ceiled with board finish.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3850 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 29.40  
Total, \$ 30.40

Paid - March 25 - 1920

J. A. Hansen  
A. S. Hansen APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

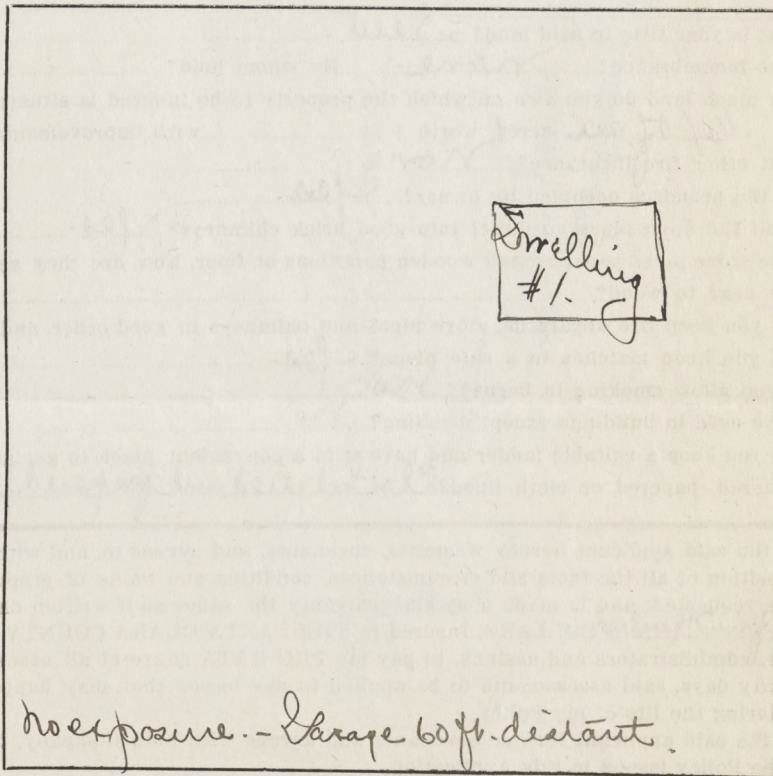
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 4690.

# APPLICATION

OF

A. H. Binkley  
Route A.  
Box 291.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$2500.00

Expires 20 day of March 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.25

Premium - - - \$ 12.25

R. A. Haines  
Inspector.

Approved May 20 1923

E. A. Saylor  
President.

E. A. Saylor  
Secretary.



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#4690.

Rate: 2500 @ 15 = 3.75

APPLICATION

204

Of A. J. Burk, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
of Three years, from the 20th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>46</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000	2000	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	300	
On			
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	3800	2500	

Expired - Mar 20, 1923.  
Renewed - 6179.

House and Barn No. 1 being situated on Capital Avenue, about 1/2 miles North of San Jose, - at Berryessa - Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Lease
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/4 of an acre worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Cloth lined and papered - closely latched felt paper

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

A. J. Burk APPLICANT.  
Paid - March 27, 1920.



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe: Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Dwelling. If near Barn, rate with Barn.  
Barns or Stables detached rate at twice a

Balls of Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables from 40 to 60 ft from

buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),  
Sheds. Storehouses, and other out-

Dairies and Cheese Factories—Rate, 30c on

\$100. Steam Engines, Boilers, etc.; Rate, 40c on

\$100. School Houses and Churches; detached;

Rate, 30c on \$100.

ings; rate the same as buildings in which they are contained.

## EXPOSURES:

An out building, except a barn or stable, in which no fire is used, is not an exposure to a

dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to

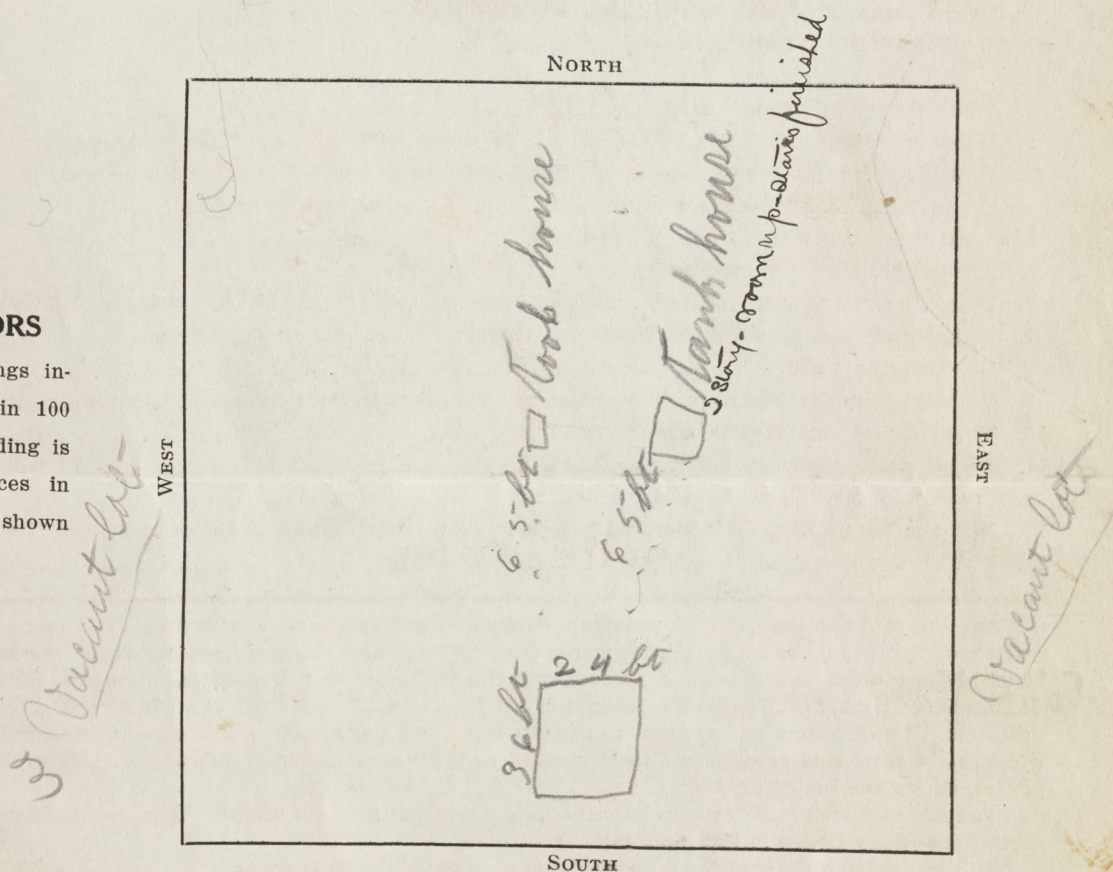
When two or more buildings, adjoining or

adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are

not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 2691.

# APPLICATION

A. R. Carlson  
OF  
Mrs. Katharina Carlson

15 Brace Creek.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured

\$2200.<sup>00</sup>/<sub>100</sub>

Expires 22 day of March 1923.

Policy Fee	-	-	-	\$ 1.00
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.....	Rate Fee	-	\$.	9.40.
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[illegible]

F. H. Flandern

Inspector.

Approved: W. J. [Signature] 2201 1920.

[illegible]

President.

Ellen A. Taylor.

Secretary.



108

#4691.

Date: 2200@15.3.30

## APPLICATION

204

Of A.R. & Kathrina Carlson - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Two Hundred DOLLARS, for the term  
 of three years, from the 22nd day of March 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>5 rooms</sup> <u>1</u> stories <u>36</u> x <u>24</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank and Tank house and Ciguire - <u>2 story</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3300</u>	<u>2200</u>	

Expired - Mar. 22. 1923.

Renewed - 6/18/1.

House and Barn No. 1 being situated at #15 Brace Avenue, in the Willmetts  
about 2 miles from San Jose, Cal.  
 House and Barn No. 2 being situated.....

1. What is your title to said land? Deed.
2. What incumbrance? 1500.<sup>00</sup> By whom held? Bank of San Jose. Loans payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 of an acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? will be
6. Do all the stove-pipes go direct into good brick chimneys? Patent flue; terra-cotta and gal. iron.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand Two Hundred DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.90  
 Total, \$ 10.90

A. R. Carlson APPLICANT.

Kathrina Car

Paid - March 22. 1920.

Mail to Bank -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

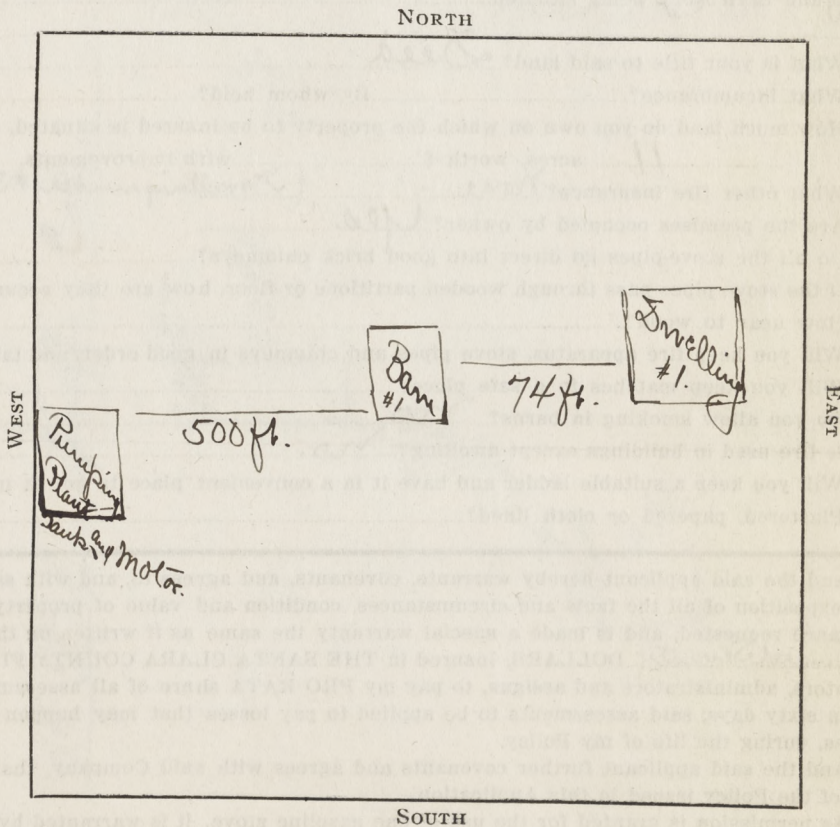
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4692.

# APPLICATION

OF

Hugo Mangel

San Jose.

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 570.00

Expires 23 day of March 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 5.15

Premium

- - - \$ 6.15

Inspector.

Renewal # 2549.

Approved

March 23" 1923.

C. J. Pettit.

President.

Charles Taylor.

Secretary.



#4692.  
APPLICATION

Rate: 570 @ .30 = 171.00

404

Of Hugo Menzel - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred and Seventy DOLLARS, for the term  
of Three years, from the 23rd day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank and frame -			
On Barn No. 1, ..... stories <u>26</u> x <u>42</u> feet, built <u>1912</u> , now in..... repair,..... roof	<u>90</u>	<u>60</u>	
On Barn No. 2 .....	<u>450</u>	<u>300</u>	
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ <u>200.00</u> , on Pump House, \$ <u>10.00</u>	<u>315</u>	<u>210</u>	
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>855</u>	<u>570</u>	

Total amount

House and Barn No. 1 being situated on West side of McLaughlin Ave. South of Story Road, near San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? .....  
..... 11 acres, worth \$ ..... with improvements.
- What other fire insurance? None - (Smallig under #3964. - Barn contents, #4028.)
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? .....
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred and Seventy DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.15  
Total, \$ 7.15

Paid - March 23, 1920.

Hugo Menzel APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

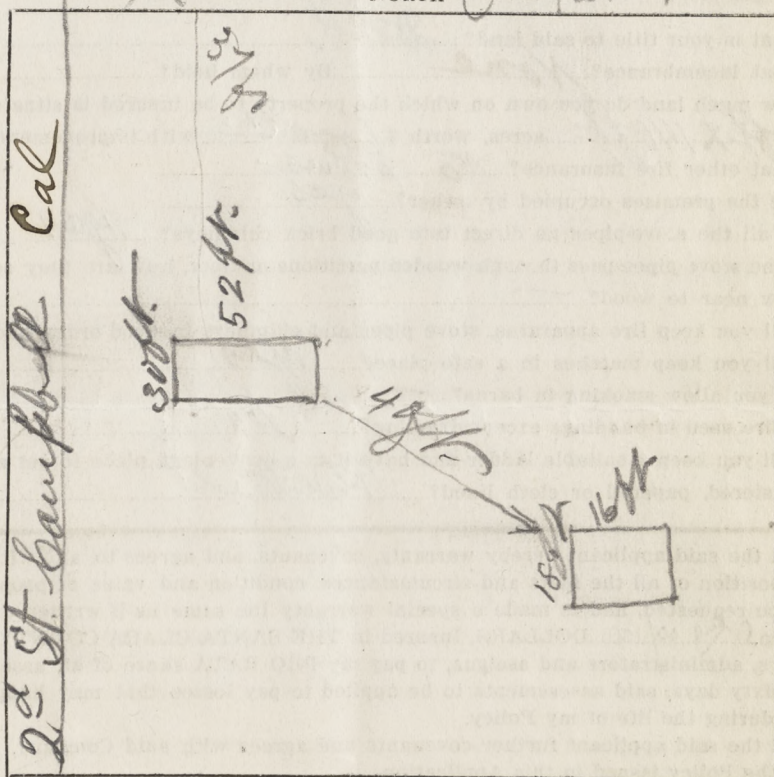
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No 14693.

## APPLICATION

OF

A. N. Lantz

Campbell

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 32,600.00

Expires 23 day of

March 1925.

Policy Fee

\$ 1.00

Rate Fee

\$

Premium

\$

Inspector.

Approved

Mar. 29 1920.

President.

Secretary.

E. J. Taylor



109

#4693.

Rate: 3160 @ .15 = 474  
100 @ .35 = 35  
5.09

# APPLICATION

Of A. N. Lantz Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand and two hundred and fifty DOLLARS, for the term  
of five years, from the 23<sup>rd</sup> day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>one</u> stories <u>30</u> x <u>52</u> feet, built <u>1920</u> now in <u>good</u> repair, <u>1</u> roof	<u>4750.00</u>	<u>3160.00</u>	<u>100</u>
On wing <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Building now in course of Construction</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Gas pipes 16x18 new</u>	<u>150.00</u>	<u>100.00</u>	

Insured - Mar. 23. 1920  
Renewed - 7/19/20

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4693 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4693.

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On <u>Furniture and Household contents (500.00 new for added)</u>		<u>735.00</u>
On <u>Piano</u>		<u>265.00</u>
On <u>All while in Dwelling No. 1.</u>		

Amount Ins., \$ 1000.00 Premium, \$ 11.87 - Return on fur. cov. form #4122 -  
Survey, \$ 10.30 - Paid - Aug. 5, 1920. Total, \$  
Dated this twentyfirst day of July, 1920.  
Agent A. N. Lantz Applicant  
Renewed & paid #4122  
\$295.00 added

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.45  
Total, \$ 26.45  
Additional Prem. on Dwelling - \$15.00  
A. N. Lantz APPLICANT.

Paid - April 13. 1920. Paid - Aug. 5. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

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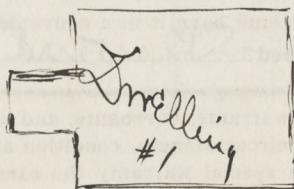
## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

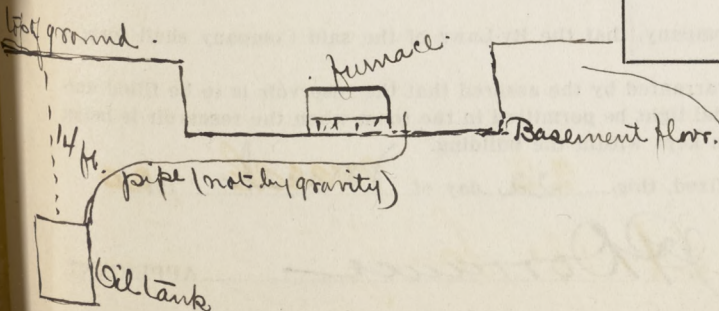
WEST

NORTH

EAST



SOUTH



No 4694

## APPLICATION

OF

J. J. Loran. 70. Box 335.  
Santa Clara County, Cal.  
Post Office,

Amount Insured \$ 4500.00

Expires 26 day of March 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 20.25

Premium - - \$ 21.25

Renewal of # 3309.

Inspector.

Approved March 23 1920.

C. J. Pettit.

President.

E. A. Taylor.

Secretary.



109

#4693.

Rate: 3160 @ .15 = 474  
100 " .35 = 35  
5.09

# APPLICATION

Of A. N. Lantz Campbell  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Three Thousand and No Hundred Sixty DOLLARS, for the term of five years, from the 23<sup>rd</sup> day of March 1920, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

Rate changed on Dwelling 25% - July 21, 1920.  
Postoffice, Santa Clara County, Calif., to

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>One</u> stories <u>30</u> x <u>52</u> feet, built <u>1920</u> now in <u>good</u> repair, <u>1</u> roof	<u>4750.00</u>	<u>3160.00</u>	<u>25%</u>
On wing <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Building now in course of Construction</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>150.00</u> , on Pump House, \$ <u>100.00</u>			
On <u>Garage 16 x 18 new</u>	<u>150.00</u>	<u>100.00</u>	
On			
On			
Total amount	<u>4900.00</u>	<u>3260.00</u>	

Insured - Mar. 23, 1920  
Revised - 7/19/20

House and Barn No. 1 being situated North Second St. Campbell Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 100 ft x 140 ft acres, worth \$6000.00 with improvements.
4. What other fire insurance? No other
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3260.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.45  
Total, \$ 26.45  
Additional Rem. on Dwelling \$ 15.00  
A. N. Lantz APPLICANT.

Paid - April 13, 1920. Paid - Aug. 5, 1920.



No 4694

# APPLICATION

OF

J. J. Durance.  
P.O. Box 335.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 26 day of March 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 20.25

Premium - - \$ 21.25

Renewal of # 3309.

Inspector.

Approved March 23<sup>rd</sup> 1920.

C. J. Pettit.

President.

Ella A. Taylor.

Secretary.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

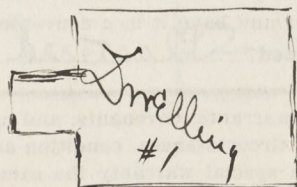
## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

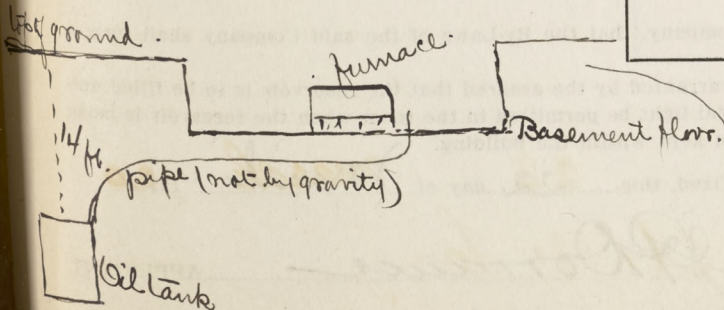
WEST

NORTH

EAST



SOUTH





116 ✓

#4694

Date: 4500@15=6.75

# APPLICATION

Of J.P. Dorrance, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years, from the 26th day of March 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>78</u> x <u>80</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>fireproof</u> roof }	<u>15000</u>	<u>4500</u>	
On wing stories x feet, built <u>1</u> , now in repair, roof }			
On _____			
On house No. 2 stories x feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, stories, x feet, built <u>1</u> , now in repair, roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>4500</u>	

Expanded - March 26, 1920.  
Revised \$6188

House and Barn No. 1 being situated on Hicks Avenue, Santa Clara Co., Cal.  
(about four miles South West of San Jose)  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Lease
2. What incumbrance? none By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Large lot acres, worth \$ 18000.00 with improvements.
4. What other fire insurance? Partly insured in another company.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. - Permit granted for use of Ray burner furnace for crude oil.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.25  
Total, \$ 21.25

Paid - April 1, 1920.

J.P. Dorrance APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

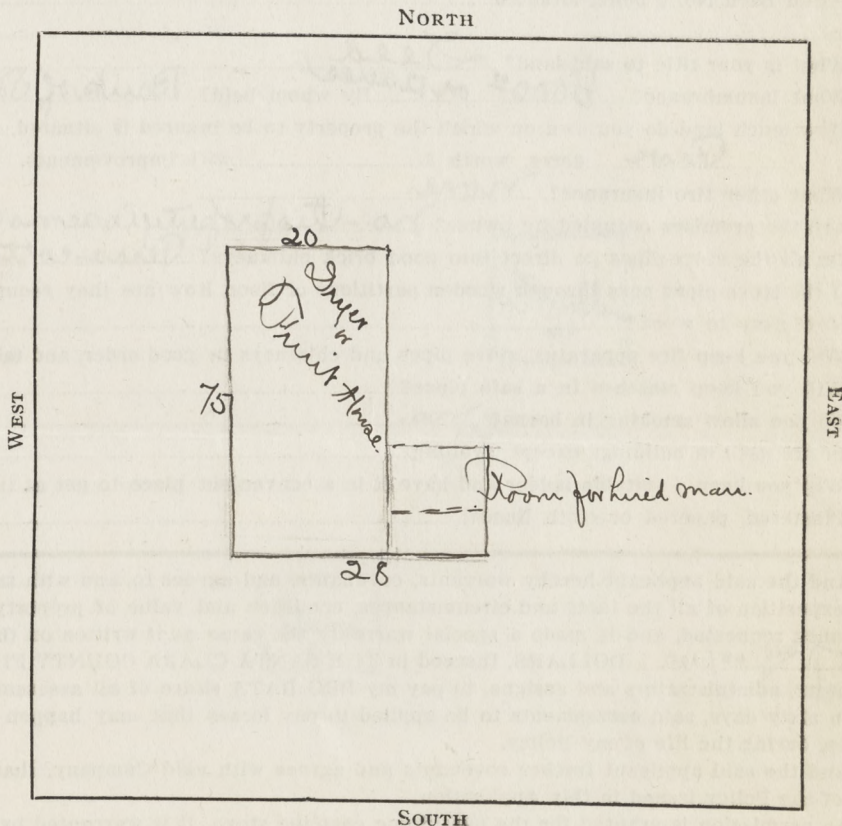
**EXPOSURES.**

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 1695.

## APPLICATION

OF  
Mrs. A. A. Polak  
Franklin, Pa.  
A. A. Polak & Emile C. Polak,

San Jose, Route 1  
Cherry Ave.  
Post Office  
Redwood Sr.,  
Santa Clara County, Cal.

Amount Insured \$ 257.00

Expires 26 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 25.55

Premium - - - \$ 9.55

Renewal of # 3361.  
Inspector.

Approved March 29<sup>th</sup> 1920.

E. J. Pettit,

President.

Edna A. Taylor.

Secretary.



108

#4695.

Rate: 257 @ 33.85

# APPLICATION

Mrs. A. A. Polak, A. L. Polak, Frank J. Polak, Emile E. Polak - San Jose  
Of The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire for the sum of Two Hundred Fifty Seven DOLLARS, for the term of three years, from the 26th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On <u>Fruit Bldg., or Fruit House, 1 story, rustic sides, Shingle roof</u>	<u>350</u>	<u>233</u>	
On <u>300 fruit boxes. (@84)</u>		<u>24</u>	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>257</u>	

Fruit House and Barn No. 1 being situated on North side of Willow St., near Garfield Avenue, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? 6000" on 12 acres By whom held? Bank of San Jose - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - this property is across road from the dwelling, etc. - insured under Policy #
- Do all the stove-pipes go direct into good brick chimneys? Terra-cotta flues.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 257 and 00/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.55  
Total, \$ 3.55

Paid - Mar. 26. 1920.

Frank J. Polak  
Emile E. Polak APPLICANT.  
A. A. Polak  
A. L. Polak



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

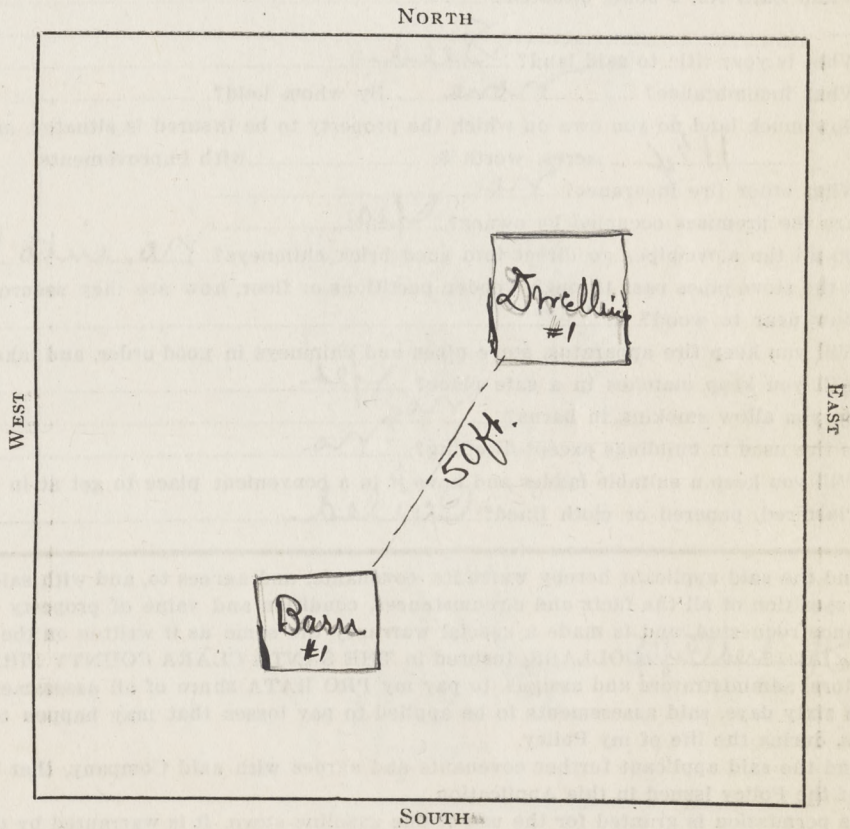
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4696

APPLICATION

OF

Walter Hewitt

Superintendent

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 750.<sup>00</sup>

Expires 26 day of March 1923

Policy Fee

\$ 1.00

Rate Fee

\$ 5.90

Premium

\$ 6.90

Inspector.

Renewal of # 25145.

Approved

Mar. 29, 1920

President.

Secretary.

W. A. Taylor



#4696.

Rate: 650 @ 25 = 1.62  
100 " 35 = .35  
1.97

## APPLICATION

106  
Of Walter Hewitt - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seven Hundred and Fifty DOLLARS, for the term  
 3 of Three years, from the 26th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>42</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1000	650	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>40</u> x <u>22</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>Shingle</u> roof <u>Painted</u>	150	100	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	7150	750	

House and Barn No. 1 being situated on the West Side of Saratoga and Mountain  
New Road, near Collins School House, 1 1/2 miles North of Cupertino, S.C. Co.  
 House and Barn No. 2 being situated        Cal.

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
11 1/4 acres, worth \$        with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Ceiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seven Hundred and Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 5.90  
 Total, \$ 6.90

Paid - May 13, 1920

Walter Hewitt APPLICANT.  
R.H.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

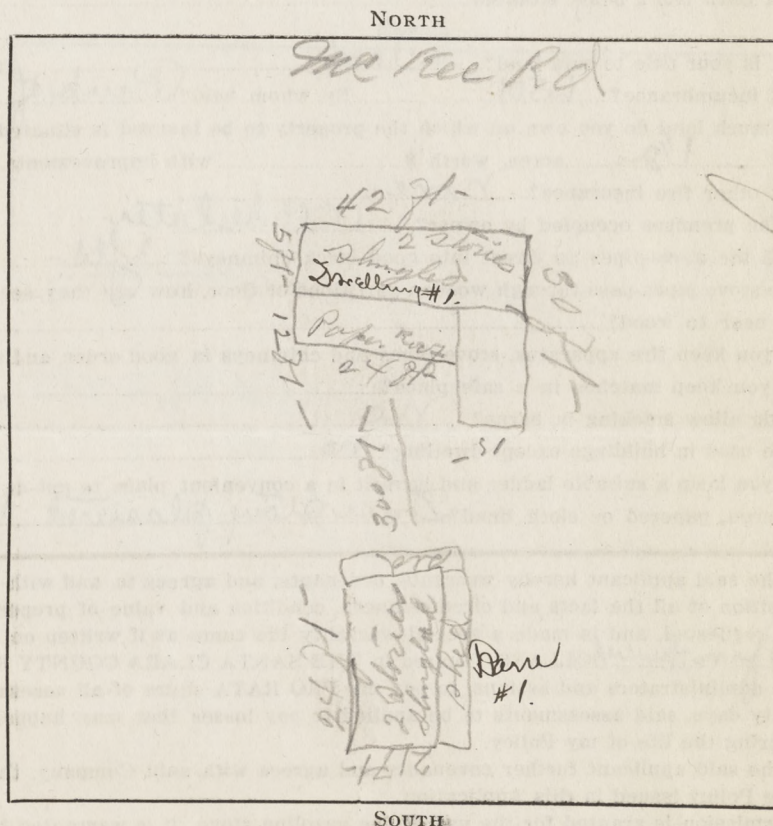
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No 4697

# APPLICATION

OF

J. N. DeRose.

201 Bank of San Jose Bldg.

San Jose.

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 2500.00

Expires 27 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.50

Premium - - - \$ 14.50

San Jose

Inspector.

Approved Mar 29 1923.

C. J. Pettit,

President.

Ella A. Taylor.

Secretary.



107

#4697.  
APPLICATION

Rate 2000 @ .15 = 3.00  
500 @ .30 = 1.50  
4.50

Of J. N. DeRose, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of 3 years, from the 27 day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>15</u> feet, built 1, now in repair <u>shingle</u> roof	3000	2000	
On wing <u>1</u> stories <u>12</u> x <u>24</u> feet, built 1, now in repair <u>paper</u> roof			
On _____			
On house No. 2, _____ stories _____ x _____ feet, built 1, now in repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____	150	100	
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>21</u> feet, built 1, now in repair, <u>shingle</u> roof	450	300	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____	150	100	
On <u>Garage</u> - _____			
On _____			
On _____			
Total amount _____		2500	

Expured - Mar 27, 1923.  
Renewed - 6/9/1.

House and Barn No. 1 being situated on South side of McKee Road, near  
the corner of Capital Avenue, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease
- What incumbrance? 6500.00 By whom held? Bank of Milpitas - Large payable
- How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? will be later
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor how are they secured?

VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 4697  
of the Santa Clara County Fire Insurance Company, to remain vacant for 3 mo. days from date, it being  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

Ella A. Taylor. Secretary.

March 27, 1920.

and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

Paid - March 30, 1920.

J. N. DeRose. APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

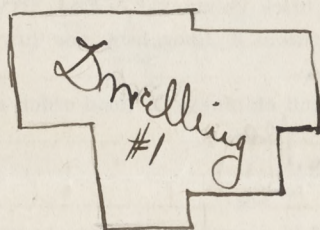
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

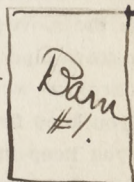
## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



125 ft.



EAST

SOUTH

No 4698.

## APPLICATION

OF

Mrs Josephine Beatty,

Olma

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1200.00

Expires 28 day of

March 1923.

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 10.80

Premium

- - \$ 11.80

Renewal of # 3313

Inspector.

Approved

March 29, 1920.

C. J. Beatty

President.

Ella A. Taylor.

Secretary.

Desks - Chairs  
G.F. and Y&E  
Wood and Steel Files  
Fireproof Safes

Printing  
Engraving  
Stationery  
Office Supplies

L. D. HOWARD

Representing

MELVIN, ROBERTS & HORWARTH

162-4-6 South First Street

SAN JOSE, CALIF.

Phone S. J. 604



107

# #4697. APPLICATION

Rate 2000 @ .15 = 3.00  
500 " 30 = 1.50  
4.50

Of J. N. DeRose, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
 of 3 years, from the 27 day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. <u>1, 2</u> stories <u>30</u> x <u>15</u> feet, built 1, now in <u>repair</u> <u>shingle</u> roof			
On wing <u>1</u> stories <u>12</u> x <u>24</u> feet, built 1, now in <u>good</u> repair <u>Paper</u> roof	3000	2000	
On _____			
On house No. <u>2</u> stories _____ x _____ feet, built 1, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. <u>1, 2</u> stories <u>24</u> x <u>21</u> feet, built 1, now in <u>good</u> repair, _____ roof <u>shingle</u>	150	100	
On Barn No. <u>2</u> _____	450	300	
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____	150	100	
On <u>Garage</u> - _____			
On _____			
On _____			
Total amount _____		2500	

House and Barn No. 1 being situated on South side of McKee Road, near  
the corner of Capital Avenue, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease
- What incumbrance? 6500<sup>00</sup> By whom held? Bank of Milpitas - Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? will be later
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_
- Will you keep matches in a safe place? \_\_\_\_\_
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Lower story plastered; upper cloth on boards, papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of March 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.50  
 Total, \$ 14.50

Paid - March 30, 1920.

J. N. DeRose APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

Desks - Chairs  
G.F. and Y & E  
Wood and Steel Files  
Fireproof Safes

Printing  
Engraving  
Stationery  
Office Supplies

## L. D. HOWARD

Representing

MELVIN, ROBERTS & HORWARTH

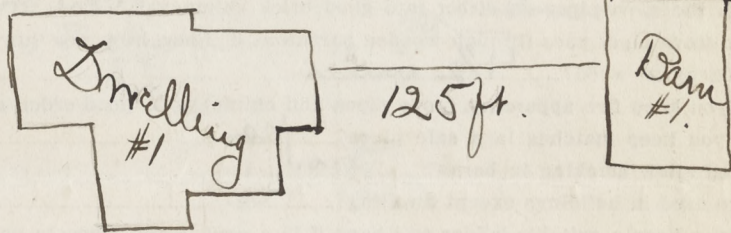
162-4-6 South First Street  
SAN JOSE, CALIF.

Phone S. J. 604

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH

No. 1698.

## APPLICATION

OF

Mrs. Josephine Beatty,

Elma

Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1200.00

Expires 28 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.80

Premium - - - \$ 11.80

Renewal of # 3313  
Inspector.

Approved 29th Mar. 29th 1920.

C. J. Beatty

President.

Elma J. Taylor.

Secretary.



107 ✓

#4697.  
APPLICATION

Rate 2000 @ .15 = 300  
500 @ .30 = 150  
450

Of J. N. DeRose - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of 3 years, from the 27 day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>15</u> feet, built 1, now in repair, <u>shingle</u> roof	3000	2000	
On wing <u>1</u> story <u>12</u> x <u>24</u> feet, built 1, now in repair, <u>paper</u> roof			
On house No. 2, <u>2</u> stories <u>x</u> feet, built 1, now in repair, <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank	150	100	
On Barn No. 1, <u>2</u> stories <u>24</u> x <u>21</u> feet, built 1, now in repair, <u>shingle</u> roof	450	300	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Garage -	150	100	
On			
On			
On			
		2500	

House and Barn No. 1 being situated  
at the corner of Cal.  
House and Barn No. 2 being situated

ad. near Cal.

1. What is your title to said land?
2. What incumbrance? 6500
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Will be later
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?

Responsible

VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 4697  
of the Santa Clara County Fire Insurance Company, to remain vacant for 3 mo. days from date, it being  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

Ella A. Taylor Secretary.

March 27, 1920

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

Paid - March 30, 1920

J. N. DeRose APPLICANT.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

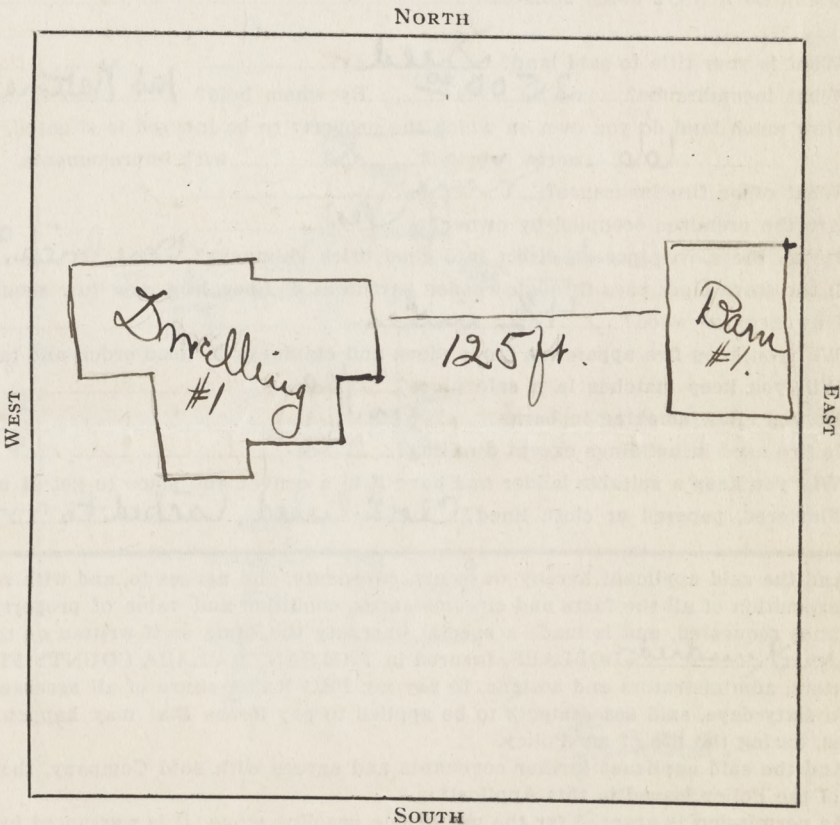
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4698.

APPLICATION

OF

Mrs Josephine Beatty,  
Edna Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1200.00  
Expires 28 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.80

Premium - - - \$ 11.80

Renewal of # 3313  
Inspector.

Approved Mar. 29, 1920.

C. J. Patton,  
President.

Edna A. Taylor,  
Secretary.



#4698.

Rate. 1200 @ 30 = 360.

## APPLICATION

116  
L 2

Josephine Beatty.  
Of ~~W. J. Beatty, Jr.~~ Alma Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Hundred DOLLARS, for the term  
of Three years, from the 28th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>63</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> roof	1200	800	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>1</u> stories <u>30</u> x <u>36</u> feet, built <u>1      </u> , now in <u>fair</u> repair, <u>Shake</u> roof	300	200	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	1800	1200	

House and Barn No. 1 being situated 1/2 of a mile North-East of Alma (burn on the Bishop place) - Santa Clara Co., Cal.

House and Barn No. 2 being situated       

- What is your title to said land? Seed.
- What incumbrance? 2500.00 By whom held? 1st National Bank of Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value? 66 acres, worth \$        with improvements. "Loos payable" new
- What other fire insurance? none.
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? One brick and 1 tin cap as side of house. 1 tin
- If the stove pipes pass through wooden partitions or floor, how are they secured? which stove-pipe passes
- How near to wood? 1 1/2 inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Cloth lined, latched to wood, and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80.

Paid - March 27, 1920.

Mrs Josephine Beatty APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

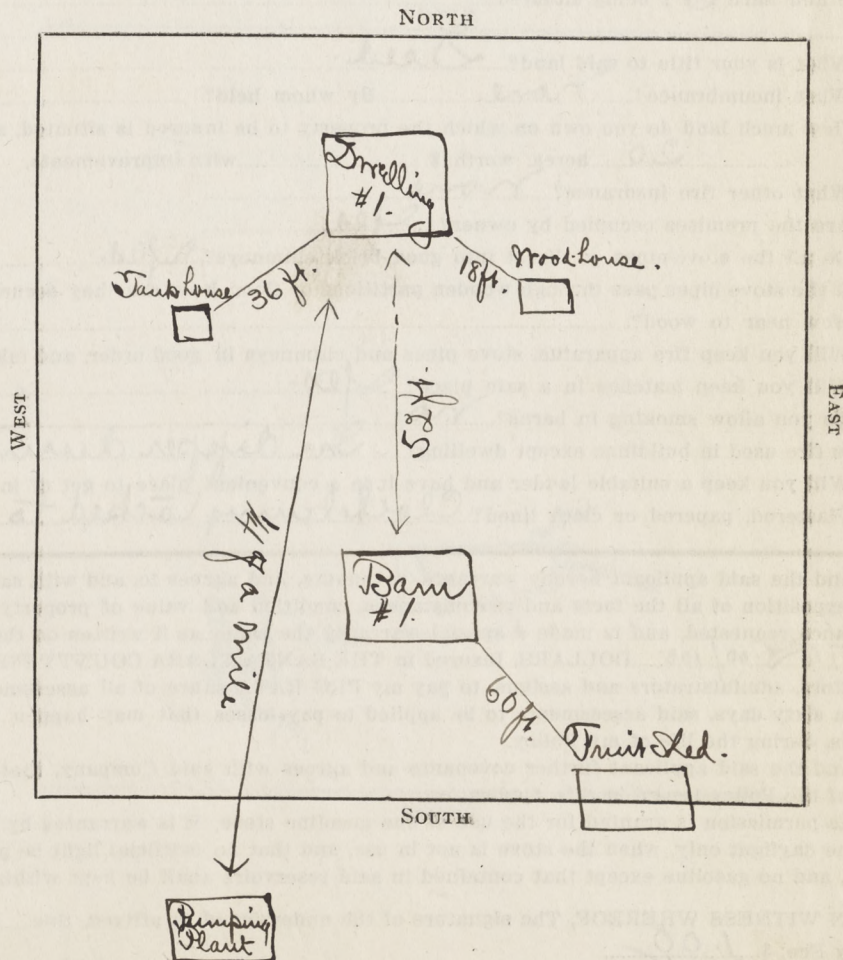
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 1699

## APPLICATION

OF

Chris. A. Hansen.

Cupertino

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3870.00

Expires 28 day of March 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 30.45

Premium

- - - \$ 31.45

Renewal of #3316.

Inspector:

Approved March 23 1920.

C. J. Pettit.

President.

Ella Q. Taylor.

Secretary.



116

#4699.  
APPLICATIONRate: 1965 @ 20 = 3.93  
1000 " 35 = 3.50  
905 " 30 = 2.71  
76.14

Of Chris A. Hansen - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Eight Hundred and Seventy DOLLARS, for the term  
 of three years, from the 28th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>36</u> x <u>30</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof } On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof }	<u>2500</u>	<u>1665</u>	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>450</u>	<u>300</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>2</u> stories, <u>26</u> x <u>36</u> feet, built <u>1      </u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>800</u>	<u>530</u>	
On Barn No. 2 <u>      </u>			
On <u>15</u> Tons of Hay <u>      </u>	<u>180</u>	<u>120</u>	
On <u>      </u>			
On <u>2</u> Horses <u>      </u>	<u>300</u>	<u>200</u>	
On <u>2</u> Horse Wagons <u>      </u>	<u>150</u>	<u>100</u>	
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ <u>500.00</u> , on Pump House, \$ <u>30.00</u>	<u>830</u>	<u>550</u>	
On <u>Fruit Shed, 16 x 40 ft. Dipper connected</u>	<u>115</u>	<u>75</u>	
On <u>1000 fruit trays while in shed.</u>	<u>300</u>	<u>200</u>	
On <u>1000 " boxes.</u>	<u>120</u>	<u>80</u>	
On <u>      </u>			
Total amount <u>      </u>	<u>5820</u>	<u>3870</u>	

House and Barn No. 1 being situated on the Prospect Road, Eight miles West  
of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? In dipper during fruit season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Cloth lining locked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3870 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 30.45  
 Total, \$ 31.45

Chris A. Hansen APPLICANT.

Paid - March 22, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

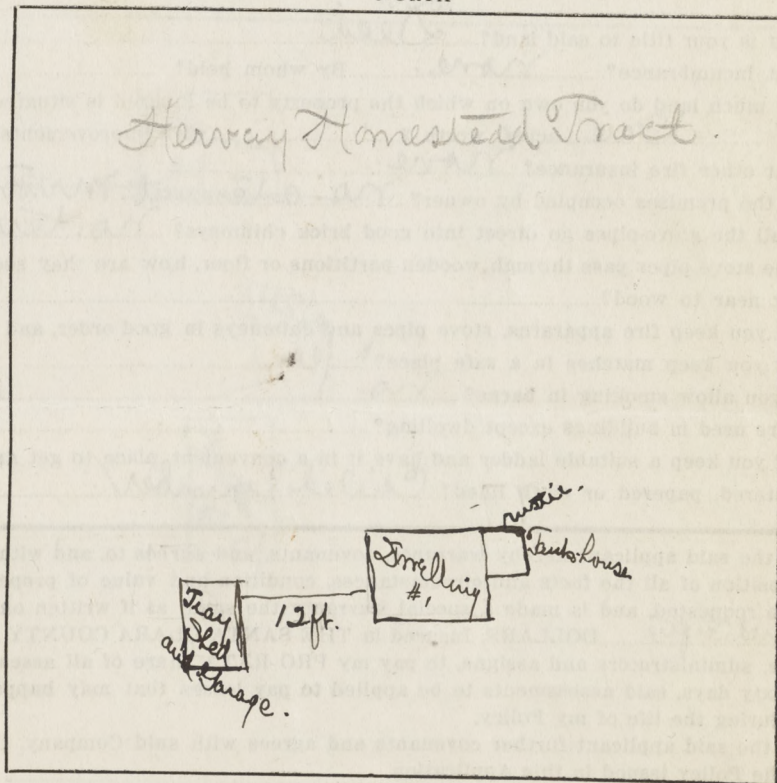
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

Private Lane

No. 14700.

## APPLICATION

OF

John Davis  
250 Hicks Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 550.00

Expires 28 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.30

Premium - - - \$ 4.30

J. J. Dwyer  
Inspector.

Approved 27 Mar. 29 1923

W. J. Dwyer  
President.

Edo A. Taylor  
Secretary.



Rate: 500 @ .18 = .90  
50 " 40 = .20  
N .10

# APPLICATION

Of John Bau - San Jose Postoffice, Santa Clara County, Calif. to  
The Santa Clara County Fire Insurance Co. indemnity and insurance against loss or damage  
fire, for the sum of Three Hundred and Fifty DOLLARS, for  
of Three years from the 28th day of May 1921 SAN JOSE, CAL., November 14 1921

It is understood that the value of the property is sufficient to pay the amount of insurance.  
 property asked for do. Having purchased of John Barr the property described in  
 Policy No. 1700 in the Santa Clara County Fire Insurance Company, and the said Polic  
 On dwelling having been assigned to me by said John Barr  
 On San Jose I hereby accept the said Polic 4 of Insurance under the conditions which it was issued, and agree  
 On to pay all legal assessments and be governed by the By-Laws of the above Association.  
 On house  
 On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver  
 Ware and Provisions  
 Signed P. J. [Signature]

Signed G. A. Arata  
(G. Arata)

All while contained in dwelling No.			
On Windmill and Tank			
On <del>Barn No. 1</del> <sup>Iron Shed and Garage</sup> 1, <sup>14</sup> stories, <sup>28</sup> feet, built 1, now in repair, roof	100	50	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	850	550	

House and Barn No. 1 being situated on private road off Minnesota Ave. mid-way between Willow St. <sup>and</sup> Stone Ave. between Guadalupe Creek and Norton Ave., - Santa Clara Co., Cal

1. What is your title to said land? Deed
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no a tenant. Mr. Fox. Yes,
6. Do all the stove-pipes go direct into good brick chimneys? no. terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Ceiled lumber.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of no insured value DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of March 1980

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.30  
Total, \$ 4.30

John Barr. APPLICANT

Paid. - March 29, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

## EXPOSURES.

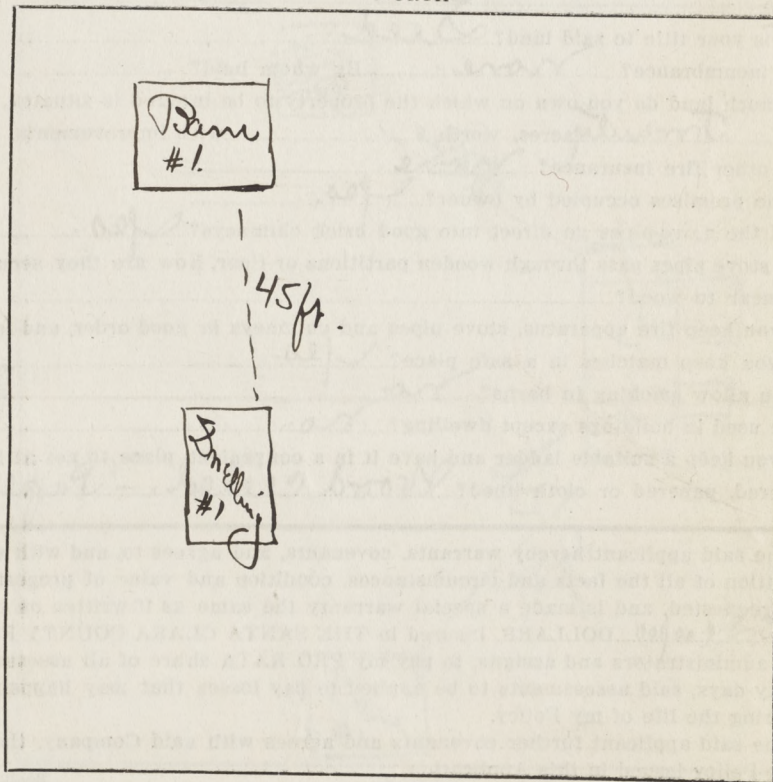
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 4701.

# APPLICATION

OF

C.R. Rodiffe

Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1455.00

Expires 29 day of March 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.65

Premium - - - \$ 13.65

Renewal of # 3318.  
Inspector.

Approved March 29 1923.

C. J. Pettit

President.

Ella G. Taylor.

Secretary.



113 ✓

#4700.

Date: 500 @ .18 = .90  
50 " 40 = .20  
1.10

# APPLICATION

Of John Ban - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred and Fifty DOLLARS, for the term  
of Three years, from the 28th day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>16</u> x <u>26</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>750</u>	<u>500</u>	
On <del>house</del> wing <u>2</u> stories, <u>14</u> x <u>14</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1 _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, <u>1</u> stories, <u>14</u> x <u>28</u> feet, built 1 _____, now in _____ repair, _____ roof	<u>100</u>	<u>50</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>850</u>	<u>550</u>	

Expired - Mar 28, 1923.  
Renewed - 6/9/2.

#384 Minnesota Ave.

House and Barn No. 1 being situated on private road off Minnesota Ave. mid-way between Willow St. and Stone Ave. between Guadalupe Creek and Norton Ave., - Santa Clara Co., Cal.

- House and Barn No. 2 being situated \_\_\_\_\_
1. What is your title to said land? Deed
  2. What incumbrance? none By whom held? \_\_\_\_\_
  3. How much land do you own on which the property to be insured is situated, and what is its value? One acre, worth \$ \_\_\_\_\_ with improvements.
  4. What other fire insurance? none
  5. Are the premises occupied by owner? no a tenant. Mr. Fox Yes.
  6. Do all the stove-pipes go direct into good brick chimneys? no terra-cotta
  7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
  8. How near to wood? \_\_\_\_\_
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  10. Will you keep matches in a safe place? Yes
  11. Do you allow smoking in barns? no
  12. Is fire used in buildings except dwelling? \_\_\_\_\_
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  14. Plastered, papered or cloth lined? Ceiled lumber

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred and Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.30  
Total, \$ 4.30

Paid - March 29, 1920.

John Ban APPLICANT.







#4701.

# APPLICATION

Rate:  $585 @ 20 = 117$   
 $870 @ 35 = 304$   
421

Of C. R. Rockliffe, Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand Four Hundred and Fifty-five DOLLARS, for the term  
 of Three years, from the 29th day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>12</u> x <u>30</u> feet, built <u>1894</u> - <u>improved in 1917</u> - now in <u>good</u> repair, <u>Shing</u> roof	<u>850</u>	<u>565</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	<u>30</u>	<u>20</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank .....			
On Barn No. 1, <u>12 1/2</u> stories, <u>30</u> x <u>30</u> feet, built 1....., now in <u>good</u> repair,..... roof	<u>750</u>	<u>500</u>	
On Barn No. 2..... <u>Shed on each side</u> .....			
On <u>5</u> Tons of Hay .....	<u>60</u>	<u>40</u>	
On .....			
On <u>2</u> Horses .....	<u>400</u>	<u>250</u>	
On Horse Wagon .....			
On Horse Spring Wagon .....			
On <u>1</u> Horse Buggy <u>Cart</u> .....	<u>30</u>	<u>20</u>	
On <u>1</u> Horse <u>Phaeton</u> <u>Truck</u> .....	<u>75</u>	<u>50</u>	
On <u>2</u> <u>plans</u> .....	<u>15</u>	<u>10</u>	
On Harness and Robes .....			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2210</u>	<u>1455</u>	

House and Barn No. 1 being situated on Mount Eden Road, about 3 1/2 miles North-West of Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated.....

- What is your title to said land? Seed.
- What incumbrance? none. By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?  
Twenty acres, worth \$..... with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Wood celled. - Papered on wood.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1455 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.65  
 Total, \$ 13.65

Paid.. March 29. 1920.

C. R. Rockliffe APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

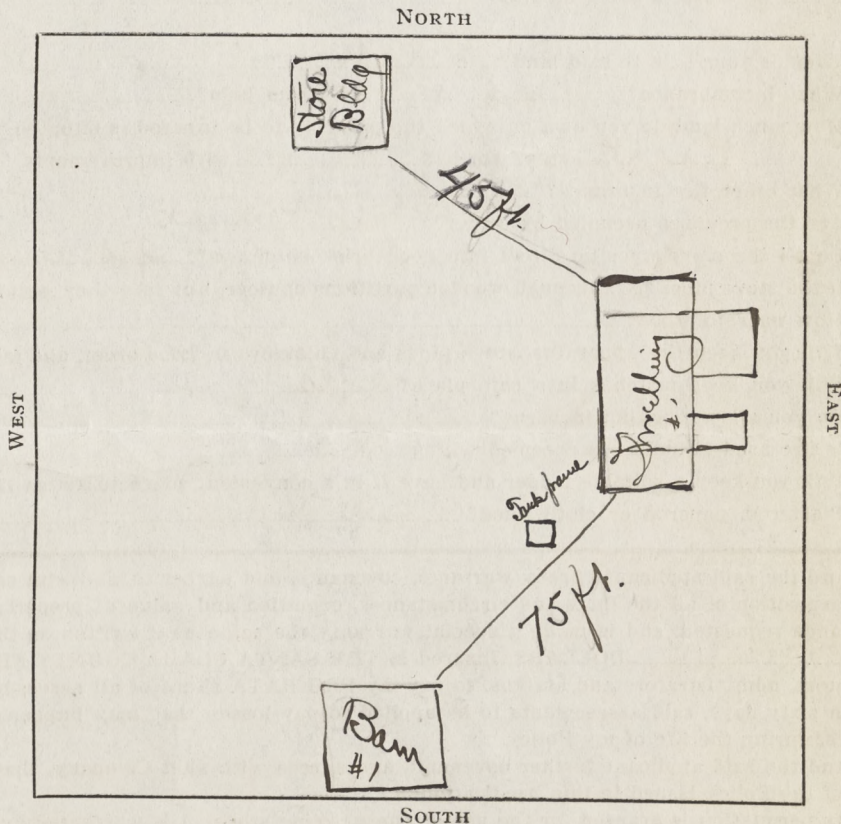
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4702.

# APPLICATION

OF

Mr. Olie B. Springer  
R.F.D.  
Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1650.00

Expires 31 day of

March 1921.

Policy Fee

- \$ 1.00

Rate Fee

- \$ 4.60

Premium

- \$ 5.60

Geo. L. Culver

Inspector.

Approved

April 11

1920.

C. J. Pettit

President.

E. W. Taylor

Secretary.



119 ✓

#4702.

Rate: 1100 @ 23 = 2.53  
300 " 35 = 1.05  
250 " 40 = 1.00  
4.58

# APPLICATION

Of Mrs. Ollie B. Springer, Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Fifty DOLLARS, for the term  
 of one year, from the 31st day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>24</u> x <u>46</u> feet, built 1 <u>900</u> , now in <u>good</u> repair, <u>King</u> roof	1500	1000	
On wing 1 stories <u>14</u> x <u>14</u> feet, built 1 <u>909</u> , now in <u>repair</u> , <u>King</u> roof			
On <u>King</u> 1 " <u>14</u> x <u>16</u> feet " 1 <u>914</u> " " " " " "			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and frame</u>	200	100	
On Barn No. 1, stories, <u>44</u> x <u>44</u> feet, built 1, now in repair, roof	500	300	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Out Building - 24x20 - store Building</u>	500	250	
On			
On			
Total amount		16.50	

*Insured - Mar. 31. 1921.  
 Canceled - not renewed.*

House and Barn No. 1 being situated on San Francisco Road, One mile East of Old Mountain View - Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Eight acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no, tenant.
- Do the stove-pipes go direct into good brick chimneys? Yes, and 1 terra-cotta thru wall.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Well secured.
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1650 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 4.60  
 Total, \$ 5.60

Ollie B. Springer APPLICANT.  
By John E. Springer

Paid - May 24. 1920.



No 4703.

# APPLICATION

OF

A.R. Miller  
#1570 Parkland.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3400.00  
Expires 31 day of March 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 16.65  
Premium - - - \$ 17.65

Inspector.  
Approved Apr 1 1920.  
C. J. Pettit.  
President.  
D. O. Taylor.  
Secretary.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate 18c on \$100.

ore stovepipes, extending thru side-walls, double basis rate.  
\$100.

g. for whole or any part of closely tacked to boards and nited, adds one third to basis \$100.

—Dwelling from 40 to 60 ft. classed as exposures; Rate, 20c than 40 ft. from bldgs. classed rate, 25c on \$100.

Terra-cotta; Rate, 25c on \$100. Stovepipe; Rate, 35c on \$100. cloth-lining; Rate, 25c on \$100.

if near dwelling, rate with ear Barn, rate with Barn. les, detached, rate at twice a Rate, 30c on \$100.

ies, from 40 to 60 ft. from d as exposures.—Rate, 35c on es, less than 40 ft. from build- exposures.—Rate, 40c on \$100.

and Fruit Driers (private), Storehouses, and other out- ed; Rate, 30c on \$100.

neese Factories—Rate, 30c on s, Boilers, etc.; Rate, 40c on and Churches; detached;

and other contents of build- me as buildings in which they

### EXPOSURES.

g, except a barn or stable, in used, is not an exposure to a barn or stable is an exposure to d a dwelling is an exposure to

more buildings, adjoining or cupied by the same person for pose, so that the buildings, tho stitute a single hazard, they are not exposures to each other.

SANTA CLARA COUNTY  
FIRE INSURANCE COMMISSION  
OFFICE  
San Jose, Cal.

3

REMOVED  
Present address unknown

Mrs. Ollie R. Springer  
Mountain View  
707 Addison St.  
Palo Alto, Calif.

SAN JOSE  
MAR 19  
7 PM  
1921  
CALIF.

APR 4  
11 AM  
CAL.

SAN JOSE  
APR 4  
10 PM  
1921

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

Travelling  
#1.

60 ft.

Barn

EAST

SOUTH



Rate:  $1100 @ 23 = 2.53$   
 $300 " 35 = 1.05$   
 $250 " 40 = 1.00$   
4.58

# APPLICATION

Of Mrs. Ollie B. Springer, - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Sixteen Hundred and Fifty DOLLARS, for the term  
 of one year, from the 31st day of March 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

[illegible]

House  
.....  
House

1. W
2. W
3. H
4. W

6. Do ~~all~~ the stove-pipes go direct into good brick chimneys? Yes, and 1 Terra-cotta thru wall.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Well Secured.
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1650.00 / 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1980.

Policy Fee, \$ 1.00  
Rate Fee, \$ 4.60  
Total, \$ 5.60

Allie B Springer  
By John E Springer

Paid. - May 24, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of

## NOTICE TO INSPECTION

On diagram show all bu  
sured, and all exposures  
feet; say just what each  
occupied for, and mark di  
figures between all buildi  
on Diagram.

# APPLICATION

OF

*A.R. Miller*

#1570 Park Ave.,

*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *3400.00*

Expires *31* day of *March* 19*23*,

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *16.65*

Premium - - - \$ *17.65*

*C. J. Pettit*

Inspector.

Approved *Apr 1* 19*20*.

*C. J. Pettit*

President.

*E. W. Taylor*

Secretary.

## OFFICE OF THE

# Santa Clara County Fire Insurance Co.

Phone San Jose 4084

Room 10 Porter Building

San Jose, Cal., *March 19* 192*1*

Mrs. *Ollie B. Springer*

Dear Sir:

Your Policy, No. *4702*, issued by the above  
named Company *March 31* 191*9*, for a term of *1*  
years, will expire *March 31* 192*1*.

We presume, as a matter of **economy**, you desire to renew  
the same. If so, you will please call on the Secretary any time before  
the date of expiration.

Yours respectfully,

*E. W. Taylor*

Secretary.

SOUTH



Rate:  $1100 @ 23 = 2.53$   
 $300 " 35 = 1.05$   
 $250 " 40 = 1.00$   
4.58

# APPLICATION

Of Mrs. Ollie B. Springer, - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Fifty DOLLARS, for the term  
of one year, from the 31st day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{1}{2}$ Value	Rate
On dwelling No. 1, 1 stories 24 x 46 feet, built 1900, now in good repair, King roof	1500	1000	
On wing 1 stories 14 x 14 feet, built 1909, now in repair, King roof			
On 1 " 14 x 16 feet " 1914 " " " " " "			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while co			
On Windmil	0	100	
On Barn No	0	300	
On Barn No.			
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On			
On			
		1650	
House of		East	
House		e.	
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4. W			
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6. Do all the			
7. If the stov			
8. How near			
9. Will you l			
10. Will you			
11. Do you al			
12. Is fire use			
13. Will you l			
14. Plastered,			

And the sa  
true exposition  
insurance requ  
1650 Aug 20  
executors, adm

within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of March 1980.

Policy Fee, \$ 1.00 *1 Price*  
Rate Fee, \$ 4.60  
Total, \$ 5.60

Total, \$ 5.60.

Paid. - May 24, 1920.

Ellis B. Springer  
By John E. Springer



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

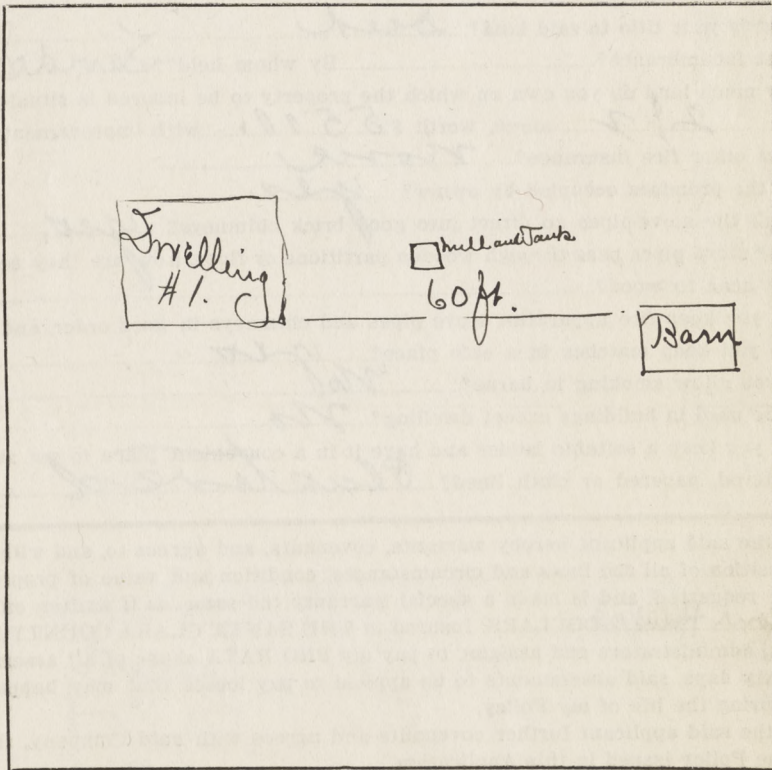
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4703.

## APPLICATION

OF

A.R. Miller

#1570 Park Ave.

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3400.00

Expires 31 day of

March 1923

Policy Fee

- - \$ 1.00

Rate Fee

- - \$ 16.65

Premium

- - \$ 17.65

Inspector.

Approved Apr 1 1920

President.

Secretary.



119

#4703.

Rate:  $3100 @ 15 = 465$   
 $300 @ 30 = 90$   
 $5.55$

# APPLICATION

Of A. R. Miller, San Jose, Park Ave. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand Four Hundred DOLLARS, for the term  
of three years, from the 31st day of March 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>30</u> x <u>36</u> feet, built <u>1902</u> , now <u>good</u> in repair, <u>Shin.</u> roof	3750	2500.	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>Shin.</u>			
On Windmill and Tank <u>Tank Frame</u>	150	100	
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>24</u> feet, built 1, now in <u>good</u> repair, <u>Shin.</u> roof	450	300	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		3400	

Exp. paid - Mar. 31, 1923.  
Renewed - 6197.

House and Barn No. 1 being situated 1570 Park Ave. - Between Redding & McKenna Sts. (Satterthwaite Place) Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? By whom held? Said Satterthwaite's "Loss payable"
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$5500. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 16.65  
Total, \$ 17.65

Paid - April 3, 1920.

A. R. Miller APPLICANT.



ATION

there

all Post Office,  
ounty, Cal.

\$ 4500.00

April 1923

\$ 1.00

\$ 35.25

\$ 36.25

Mer.

Inspector.

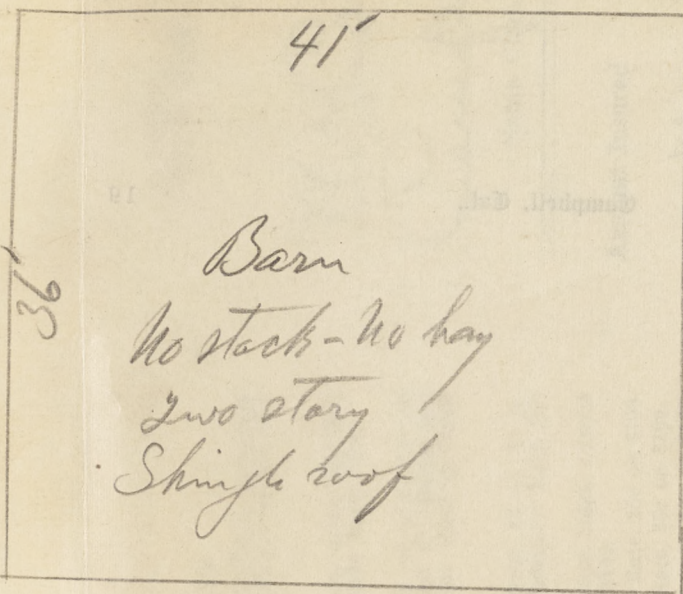
291 1920

President.

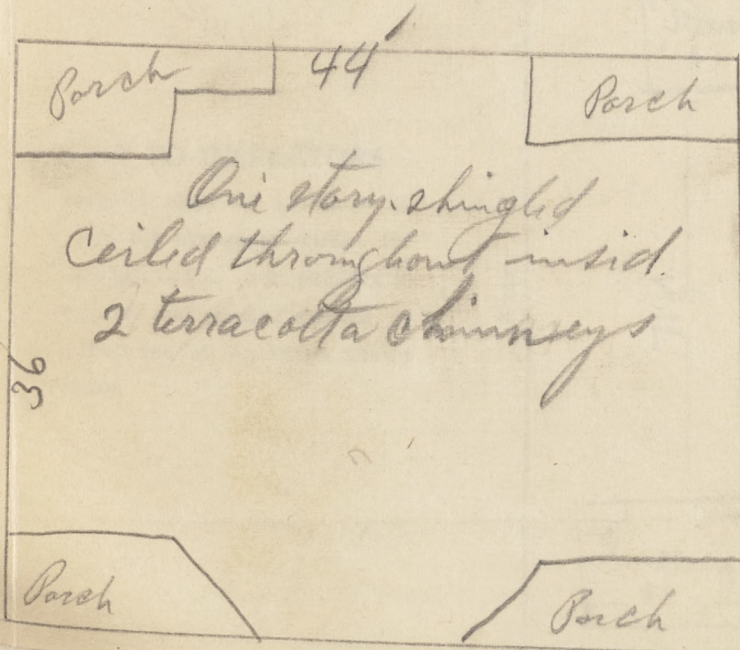
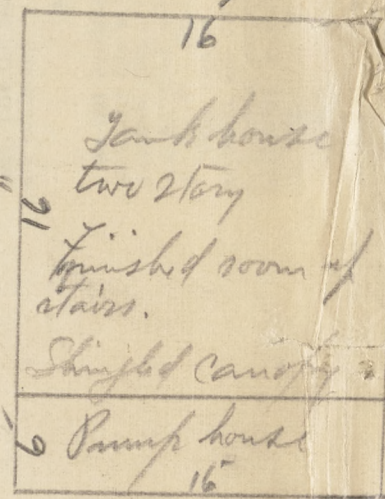
Secretary.

Saylor

About 500' to nearest  
town fire hydrant.



Standard fire hydrant  
100 ft linen hose & fixtures  
2" pipe service  
25 ft to bottom of tank



SOUTH



119 ✓

#4703.

Rate:  $3100 @ .15 = 465$   
 $300 @ .30 = 90$   
555

# APPLICATION

Of A. R. Miller, San Jose, Park Ave. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Four Hundred DOLLARS, for the term  
of three years, from the 31st day of March 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

						\$ Cash Value	\$ % Value	Rate
On dwelling No. 1,	1	stories	30 x 36	feet, built 1903, now in	good	repair, Shing.		
On wing		stories	x	feet, built 1		repair, roof	3750	2500.
On								

M. H. Crothers, M. D.  
MILTON & CENTRAL AVES.

Campbell, Cal.,



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate. Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

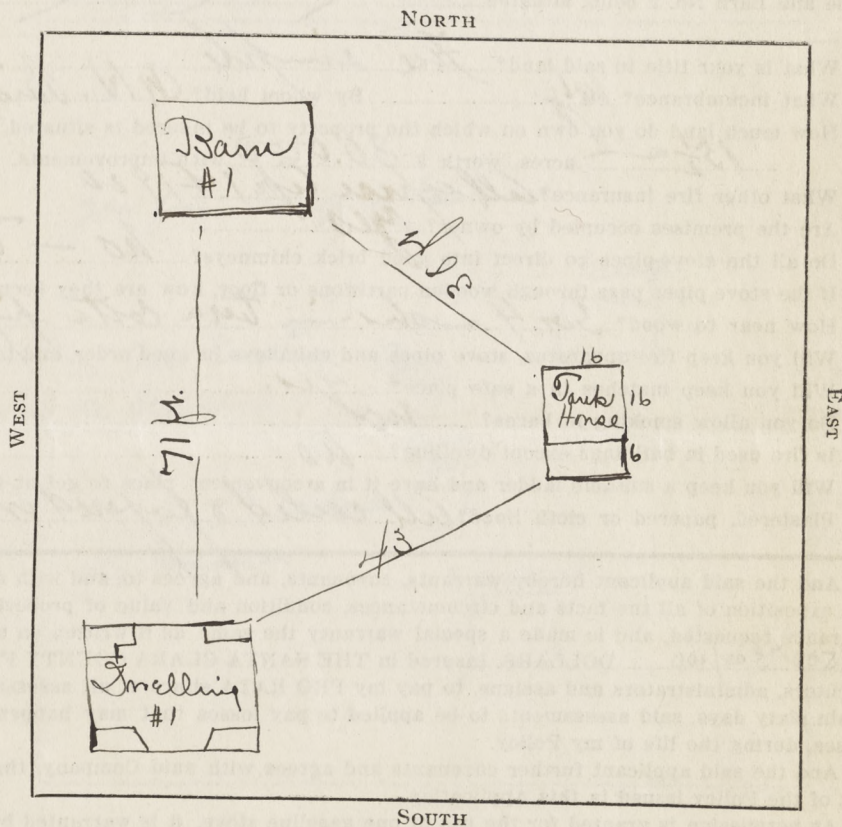
**EXPOSURES.**

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4704

## APPLICATION

OF

*W. H. Crothers*

*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 1st day of April 1923

Policy Fee - - \$ 1.00

Rate Fee - - \$ 35.25

Premium - - - \$ 36.25

*J. M. Regier*  
Inspector.

Approved *W. H. Crothers* 1917-0

*W. H. Crothers*  
President.

*E. W. Taylor*  
Secretary.



135

#4704

Date: 11/60 @ 18 = 26.2  
30% " 30 = 9.12  
11.74

24  
40

# APPLICATION

Of W.H. Brothers Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years, from the first day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories <u>36 x 44</u> feet, built <u>1887?</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>shingle</u> roof			
On <u>Household furniture, apparel, books, jewelry</u> etc.	<u>1000</u>	<u>660</u>	
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, 2 stories <u>36 x 41</u> feet, built <u>1?</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2			
On Tons of Hay			
On <u>Tractor &amp; implements</u> (new)	<u>1500</u>	<u>1000</u>	<u>500</u>
On <u>Horses</u> <u>Tractor</u> <u>holder</u> <u>g. books</u> <u>pictures</u> etc	<u>500</u>	<u>330</u>	
On <u>Horse Wagon</u> <u>stored in loft of barn no. 1</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Auto - 2 auto trucks, trails, oils &amp; greases</u>	<u>1200</u>	<u>800</u>	<u>one</u>
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>500</u> , on Pump House, \$ <u>300</u>	<u>500</u>	<u>310</u>	
On <u>Land house with pump house addition, these</u>	<u>300</u>	<u>200</u>	
On <u>Medical &amp; surgical furniture, implements</u>			
On <u>and supplies in upper corner of land house</u>			
On <u>Approved - April 1, 1923</u>			
<u>Rehearsal No 200</u>			
Total amount	<u>4500</u>		

House and Barn No. 1 being situated S.W. corner Hamilton & Central Aves. Campbell

House and Barn No. 2 being situated Dr. Dwyer

1. What is your title to said land? Free simple
2. What incumbrance? None By whom held? W.H. Bros Santa Clara
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 1/2 acres, worth \$ 30,000 with improvements.
4. What other fire insurance? all expired Apr 14 1920
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? no - terra cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? None through wood
8. How near to wood? 3 or 4 inches in terra cotta pipe
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? all ceilings & papered over or painted

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 35.25  
Total, \$ 36.25

W.H. Brothers APPLICANT.

Paid - April 3, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

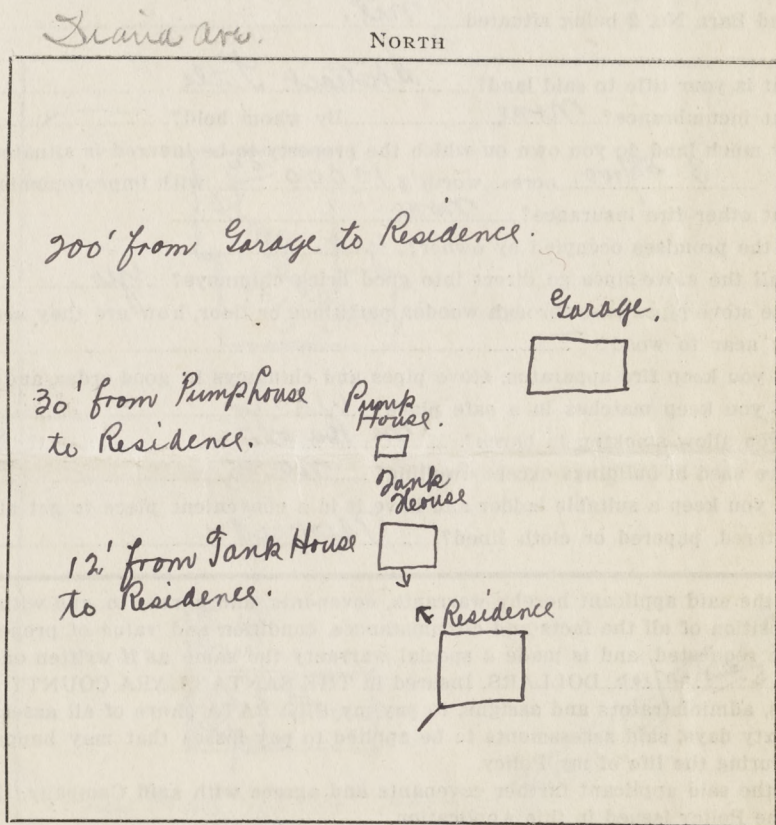
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4705

## APPLICATION

OF

R. L. Hawkins

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4115.00

Expires 2 day of April 1923.

Policy Fee \$ 1.00

Rate Fee \$ 20.75

Premium \$ 21.75

James S. Hornsby Inspector.

Approved Apr. 4" 1923.

C. B. Partitt President.

Edna Q. Taylor Secretary.

James S. Hornsby



135

#4705

Rate: 3620 @ 15 = 5.43  
495 @ 30 = 1.48  
6.91

# APPLICATION

R.L. Hawkins -  
Morgan Heile

Of Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of ~~Two Thousand Four Hundred One Hundred Fifteen~~ DOLLARS, for the term  
of 3 years, from the 2nd day of March April 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	3/4 Value	Rate
On dwelling No. 1, 1 stories 26' x 40' feet, built 1917, now in repair, good shingle roof	4000	3000.00	
On wing no stories - x - feet, built 1 - , now in - repair, - roof		2665	
On <del>Bungalow</del>			
On house No. 2 1 stories 12' x 12' feet, built 1917, now in repair, good shingle roof		200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1000	660.00	
On Victrola	200	130.00	
On Piano			
On -			
On -			
On -			
All while contained in dwelling No.			
On <del>Windmill</del> and Tank and Tank house, 12 x 12 ft. T. & L. - Skimped	250	165	
On Barn No. 1, 1 stories, x feet, built 1 - , now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On 1 garage 20' x 40' 2 story, all Buildings Cement Foundation	350	230	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On 1 Trailer - only while in Garage	100	65	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ 200.00, on Pump House, \$ 100.00	300	200	
On			
On			
On			
On			
Total amount		3970.00	
		4115	

House and Barn No. 1 being situated North by Diana Ave, East by Hall Residence, West by  
Ericson, and on South by Durrie Avenue.  
House and Barn No. 2 being situated nil.

- What is your title to said land? Abstract Title
- What incumbrance? none By whom held? -
- How much land do you own on which the property to be insured is situated, and what is its value?  
8 38/100 acres, worth \$10,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? no
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? in Barn.
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
4115 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.75  
Total, \$ 21.75  
Less - \$ 1.70 Return on Cash Policy #3456.  
Paid - April 6, 1920.  
Rafus Hawkins APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

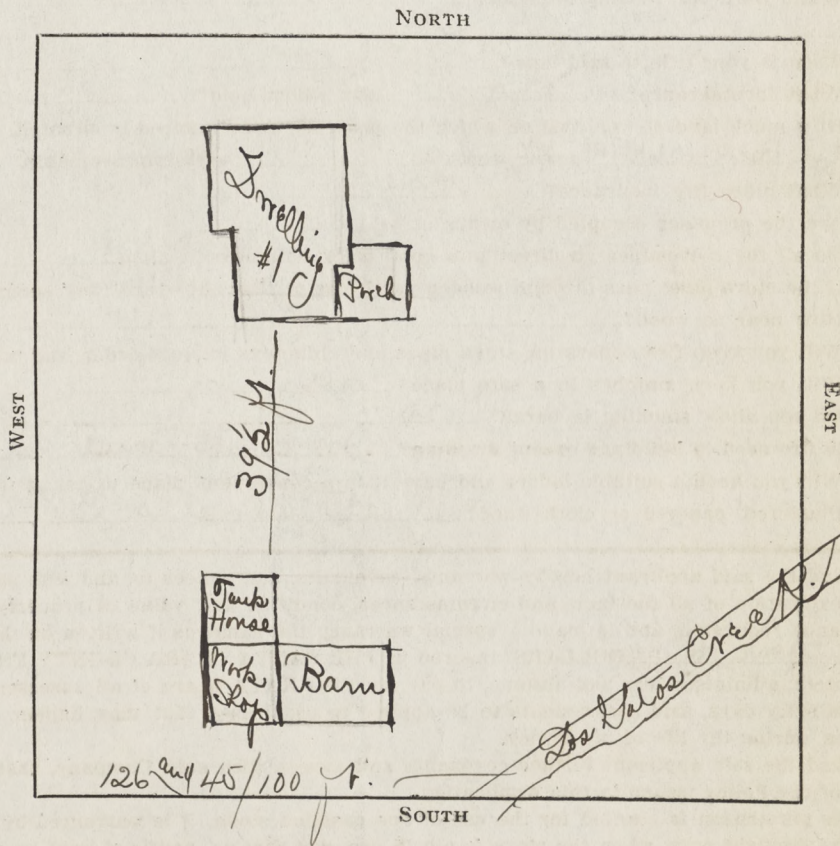
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4706.

# APPLICATION

OF

*A.P. Pinard*  
810 W. San Salvador St  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2100.00  
Expires 7 day of April 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 12.35  
Premium - - - \$ 13.35

*Renewed at #3769.*  
Inspector.

Approved *April 1922* 1922.  
*W.H. Pettit* President.  
*Edw. A. Taylor* Secretary.



#4706.      Rate: 1800 @ 25 = 4.50  
300 " 55 = 1.65  
6.15

# APPLICATION

Of A. B. Pinard, - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand One Hundred DOLLARS, for the term  
 of Two years, from the fourth day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>18</u> x <u>47</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>2400</u>	<u>1600</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>28</u> x <u>30</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>Tank-house, connected, and Electric motor in it</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3150</u>	<u>2100</u>	

House and Barn No. 1 being situated at #810 West San Salvador St., just out  
side city limits of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Lot, 174 50/100  
223 80/100 - Bk. 126 45/100 ac. worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In tank-house. stove pipe thru roof (seldom used)
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered walls. Ceilings tongued and grooved.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty One Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 12.30  
 Total, \$ 13.30

A. B. Pinard APPLICANT.

Paid - April 3, 1920.



When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.



#4707.  
APPLICATION

Rate: 700 @ .15 = 1.05  
300 @ .30 = .90  
1.95

Of Mrs. B. J. M. Scott San Jose, Cal.  
The Santa Clara County Fire Insurance Company  
fire, for the sum of One Thousand Dollars, to be paid in case of fire, on the 8th day of March 1923.

It is Having purchased of Mrs. B. J. M. Scott the property described in  
prop Policy No. 4707 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Mrs. B. J. M. Scott

On I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On to pay all legal assessments and be governed by the By-Laws of the above Association.

Elizabeth B. Roden S. M. Roden  
Per Signed  
her agent

On House No. 2  
On Household Furniture, including Bed, Library, W.C., and  
On Ware and Provisions  
On On  
On On  
On On  
On On  
On On

All while contained in dwelling No. On

On Windmill and Tank

On Barn No. 1, 1 story, 20 x 30 feet, built 1895, and sheds -

On Barn No. 2

On Tons of Hay

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On On

On Harness and Robes

All while contained in Barn No. On

On Pumping Plant, \$, on Pump House, \$ On

On On

On On

On On

Total amount 1500 1000

House and Barn No. 1 being situated on Stevens Creek Road (now West San Carlos

St.) about 1 1/2 miles West of San Jose, Santa Clara Co., Cal

House and Barn No. 2 being situated On

1. What is your title to said land? Seed

2. What incumbrance? 400.00 By whom held? J. A. Latta Elmore Clark

3. How much land do you own on which the property to be insured is situated, and what is its value? 1 1/2 acres, worth \$ 2000.00 with improvements. 2000.00

4. What other fire insurance? none

5. Are the premises occupied by owner? Yes

6. Do all the stove-pipes go direct into good brick chimneys? Yes

7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes

8. How near to wood? Yes

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes

10. Will you keep matches in a safe place? Yes

11. Do you allow smoking in barns? no

12. Is fire used in buildings except dwelling? no

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes

14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1923.

Policy Fee, \$ 1.00

Rate Fee, \$ 5.85

Total, \$ 6.85

Paid - March 31, 1920.

B. J. M. Scott APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

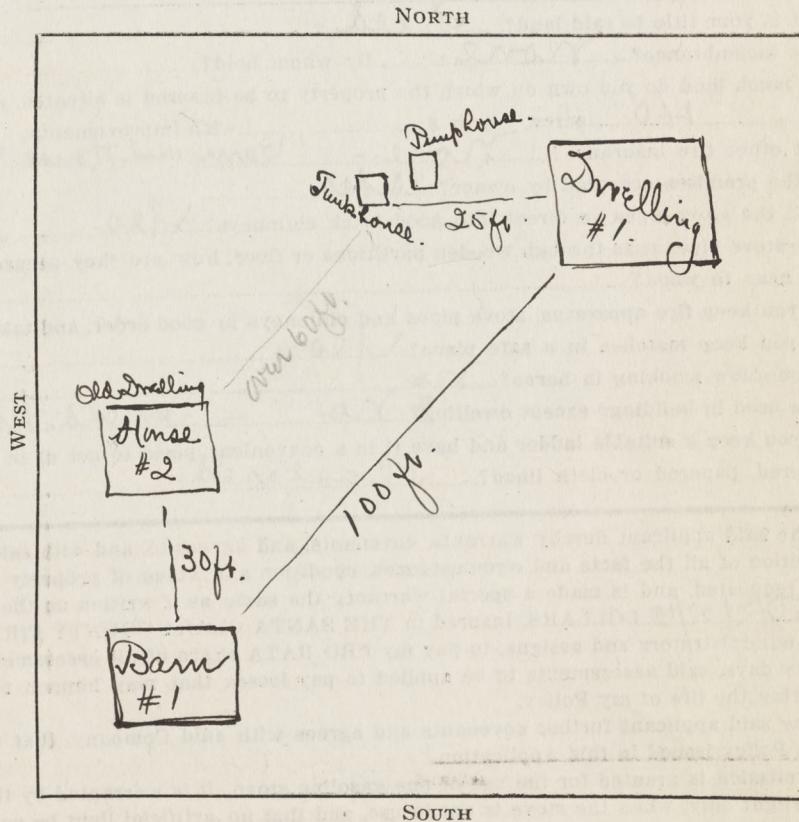
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4708.

# APPLICATION

OF

O. B. Wood.

Eupertino Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1250.00

Expires 6 day of April 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 19.15

Ins. Return on \$3538 - 276.38

Premium - - \$ 179.80

Inspector.

Approved Apr. 10. 1920

C. H. Pettit,

President.

Ella D. Taylor.

Secretary.



Rate:  $700 @ .15 = 1.05$   
 $300 @ .30 = .90$   
1.95

# APPLICATION

Of Mrs. B. J. M. Scott, - San Jose Postoffice, Santa Clara County, Calif.  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of three years, from the sixth day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1 1/2</u> stories <u>20</u> x <u>24</u> feet, built <u>1801</u> , now in <u>good</u> repair, <u>Single</u> roof	900	600
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	150	100
On .....		
On Piano .....		
On .....		
On .....		
On .....		
All while contained in dwelling No.....		
On Windmill and Tank.....		
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>30</u> feet, built <u>1895</u> and <u>skeds</u> , now in ..... repair, ..... roof	450	300
On Barn No. 2.....		
On ..... Tons of Hay.....		
On .....		
On ..... Horses .....		
On ..... Horse Wagon .....		
On ..... Horse Spring Wagon.....		
On ..... Horse Buggy .....		
On ..... Horse Phaeton .....		
On .....		
On Harness and Robes .....		
All while contained in Barn No.....		
On Pumping Plant, \$....., on Pump House, \$.....		
On .....		
On .....		
On .....		
On .....		
Total amount.....	1500	1000

House and Barn No. 1 being situated on Stevens Creek Road (now West San Carlos St.), about  $1\frac{1}{2}$  miles West of San Jose, Santa Clara Co., Cal

1. What is your title to said land? Seed  
2. What incumbrance? 400.00 By whom held? La-Latta Elmore Clark  
3. How much land do you own on which the property to be insured is situated, and what is its value? 1 1/4 acres, worth \$ 2000 with improvements. Payable Mar. 10, 1923  
4. What other fire insurance? none  
5. Are the premises occupied by owner? Yes  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of one thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1980

Policy Fee, \$ 1.00

Rate Fee, \$ 5.85

Total, \$ 6.85

①

R. J. W. Scott.

APPLICANT.

Paid. - March 31, 1920.



# Classification of Risks

First-class dwellings and contents, detached  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 30c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

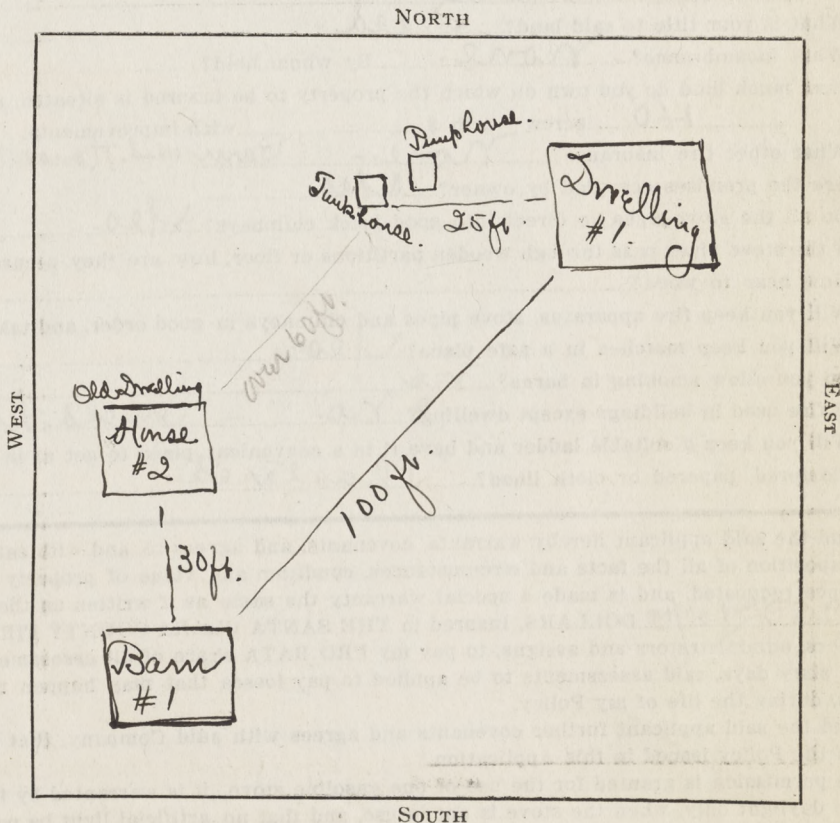
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private); Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Office,

1923.

1923.

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Inspector.

Approved 1920

President.

Secretary.



APPLICATION

Of O.B. Wood - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Four Thousand Five Hundred Fifty DOLLARS, for the term  
of Three years, from the Sixth day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>56</u> x <u>45</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	5500	3400	15
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	525	350	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	600	400	
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, <u>Electric Motor val. 100.00</u> , on Pump House, \$ <u>Val. 50.00</u> (lost to Tank-house)	150	100	
On			
On			
On <u>Oil burner installed in stove in dwelling in Dec. 1921</u>			
On			
Total amount		4250	

House, and Barn, No. 1 being situated on the West side of Stelling Road, about

Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4708 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4708

	Valuation	Am't Insured	
On Dwelling—When Built? Dimensions Condition			
On Barn--When Built? Dimensions Conditions			
On <u>new furniture (additional)</u>	250	150	00
On			
On			

Amount Ins., \$ 150.00 Premium, \$ .55 Paid - Oct. 9, 1920 Survey, \$ Total, \$

Dated this Second day of October, 1920.

Agent O.B. Wood Applicant

Policy Fee, \$ 1.00  
Rate Fee, \$ 19.15  
Total, \$ 20.15  
Less - \$ .35 - Return on cash on #3538  
\$19.80

Paid - April 16, 1920 -

O.B. Wood APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

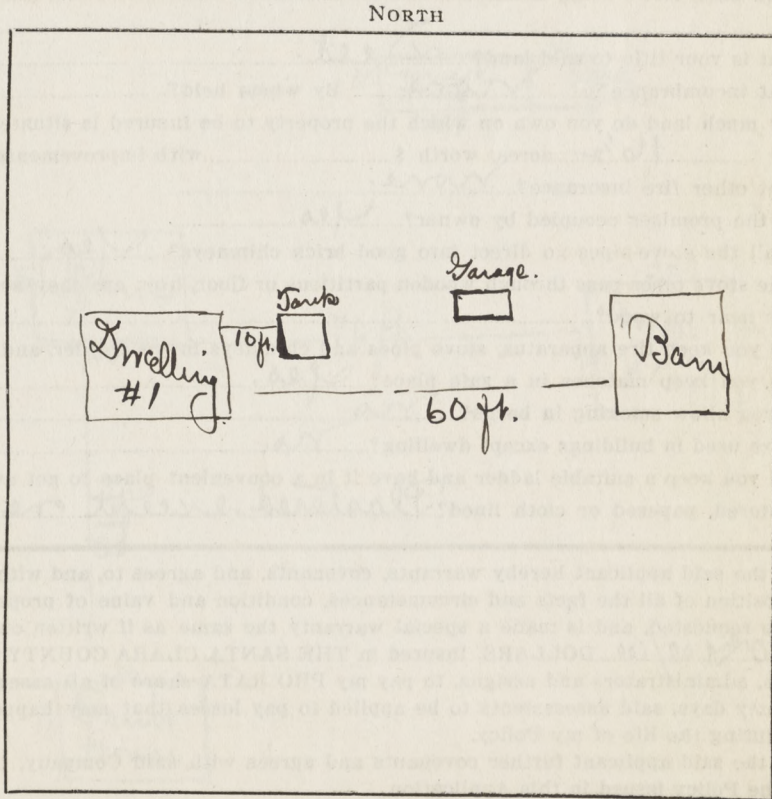
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Policy List*



No 1709

# APPLICATION

OF

H. C. Murphy  
San Jose, Pomeroy Ave.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4780.00  
Expires 6 day of April 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 29.55  
Premium - - - \$ 30.55

D. M. Little  
Inspector.

Approved April 1<sup>st</sup> 1923  
E. J. Pettit  
President.  
Ellen O. Taylor  
Secretary.



# APPLICATION

Rate: - 4250 @ 15-638

Of O.B. Wood - Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Five Hundred Fifty DOLLARS, for the term  
 of Three years, from the Sixth day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>56</u> x <u>45</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing.</u> roof	5500	3400	15
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	525	350	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	600	400	
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, <u>Electric Motor</u> val. <u>100.00</u> , on Pump House, \$ <u>Val. 50.00</u> (close to Tank-house)	150	100	
On			
On <u>Oil burner installed in stove in dwelling in Dec. 1921</u>			
On			
Total amount		4250	

Expired - April 6, 1923.  
 Renewed - 6207

House and Barn No. 1 being situated on the West side of Stelling Road, about  
1/2 of a mile South-West of Cupertino Post Office, Santa Clara Co. Cal.  
 use and Barn No. 2 being situated

What is your title to said land? Deed  
 What incumbrance? None By whom held?  
 How much land do you own on which the property to be insured is situated, and what is its value?  
1.40 acres, worth \$ with improvements.  
 What other fire insurance? None - Barn and House #2 under #3538  
 Are the premises occupied by owner? Yes  
 Do all the stove-pipes go direct into good brick chimneys? Yes  
 If the stove pipes pass through wooden partitions or floor, how are they secured?  
 How near to wood?  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
 Will you keep matches in a safe place? Yes  
 Do you allow smoking in barns? No  
 Is fire used in buildings except dwelling? No - In old house at times  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
 Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
1250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 utors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 in sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.  
 And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.  
 As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of April 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 19.15  
 Total, \$ 20.15  
 Less - \$ .35 - Return on cash on #3538  
\$19.80

O.B. Wood APPLICANT.

Paid - April 16, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

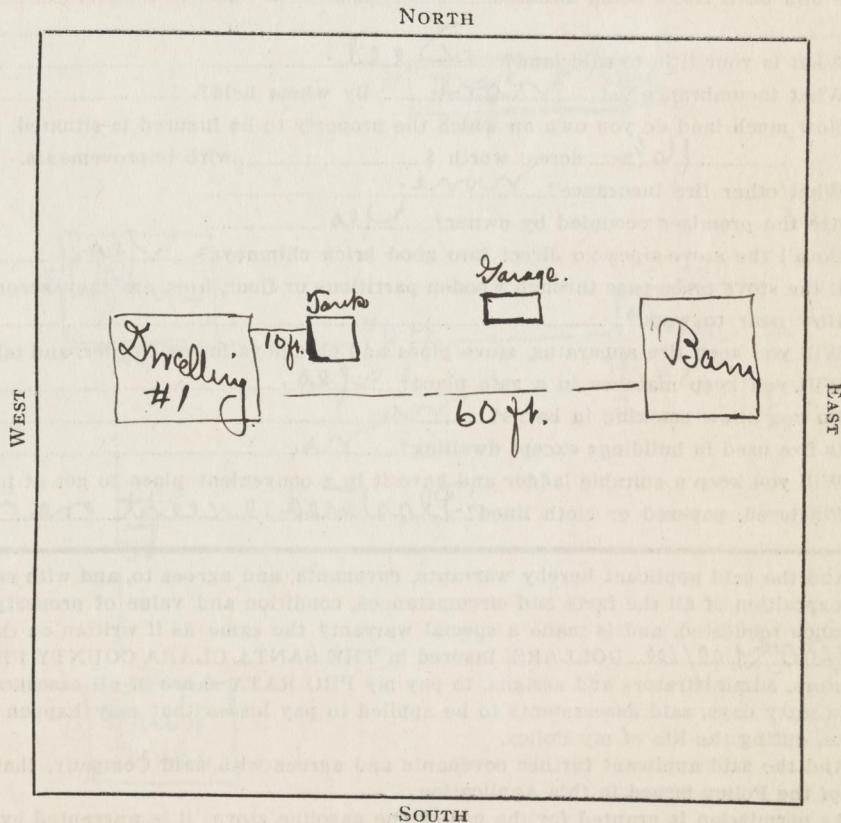
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1709.

## APPLICATION

OF

H.C. Murphy  
San Jose, Pomeroy Ave.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 17,780.00

Expires 6 day of April 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 29.35

Premium - - - \$ 30.55

D.M. Little  
Inspector.

Approved April 1<sup>st</sup> 1920

C. J. Pettit  
President.  
E. W. Taylor  
Secretary.



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#4709. Rate:  $2400 @ 15 = 360$   
 $3080 @ 30 = 924$   
9,84

# APPLICATION

Of H.C. Murphy - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Four Hundred Eighty DOLLARS, for the term  
of Three years, from the Sixth day of April 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>48</u> x <u>16</u> feet, built <u>1885</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>1</u> story <u>24</u> x <u>24</u> feet, built <u>1914</u> , now in <u>repair</u> , <u>-</u> roof			
On <u>house</u> No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>-</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	
On Piano	<u>150</u>	<u>100</u>	
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank <u>and Tank house</u> <u>16</u> x <u>16</u> ft.	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>20</u> x <u>30</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>750</u>	<u>500</u>	
On Barn No. 2 <u>Lean-to</u> , <u>14</u> x <u>14</u> ft.			
On <u>5</u> Tons of Hay	<u>60</u>	<u>40</u>	
On <u>4</u> Horses	<u>600</u>	<u>400</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Ford Automobile - new -</u>	<u>700</u>	<u>250</u>	<u>add</u>
On Harness and Robes - <u>2 set double - 1 single</u>	<u>60</u>	<u>40</u>	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage</u>	<u>150</u>	<u>100</u>	<u>add</u>
On <u>Automobile ("Oldsmobile") six mo. in use - only while in garage.</u>	<u>1625</u>	<u>750</u>	
On			
Total amount		<u>4480</u>	

House and Barn No. 1 being situated on Lot 4, Plummer Ave. between  
Curtner and Foxworthy Avenues, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
16 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered, except one room which is cloth-lined, latched and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4480 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of March 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 29.55  
Total, \$ 30.55

Paid - April 8, 1920.

H.C. Murphy APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

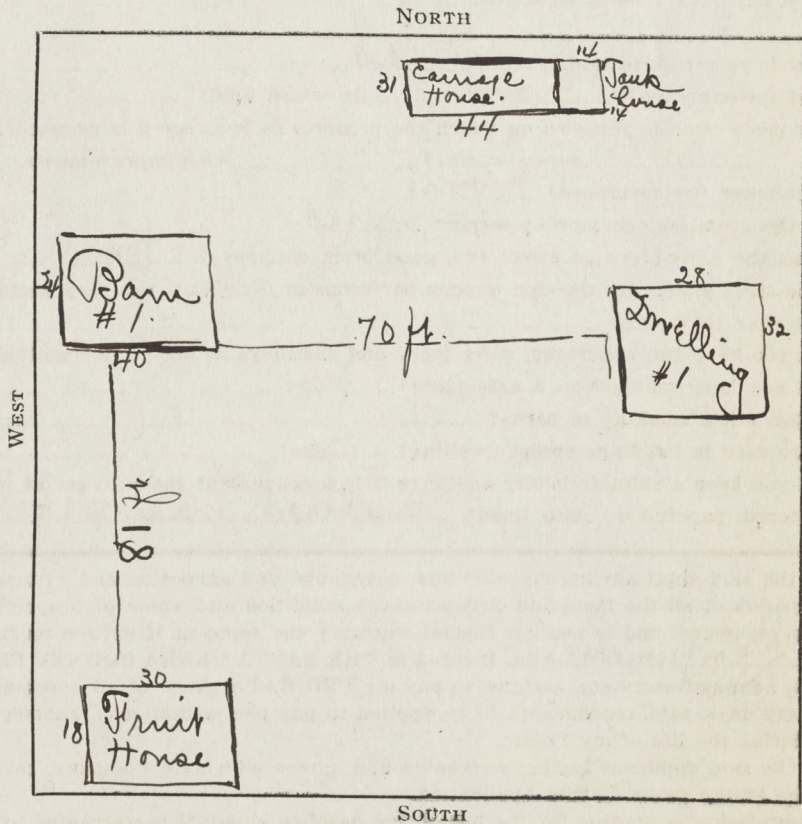
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4710

# APPLICATION

OF

Joseph Wolf

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1964.00

Expires 7 day of

April 1923.

Policy Fee

- \$ 1.00

Rate Fee

- \$ 12.50

Premium

- \$ 13.50

Renewal of # 3327.

Inspector.

Approved

1923.

C. J. Pettit.

President.

Edw. D. Taylor.

Secretary.



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#4710. APPLICATION

Rate: 1150 @ .15 = 1.72  
814 " 30 = 2.44  
4.16

Of Joseph Wolf Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Nineteen Hundred and Sixty-four DOLLARS, for the term  
of Three years, from the Seventh day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>32</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shing</u> roof }			
On wing stories x feet, built 1, now in repair, <u>C</u> roof }	1500	1000	
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	225	150	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>at Tankhouse, and Cattle Shed attached</u>	300	200	
On Barn No. 1, stories <u>2 1/2</u> x <u>40</u> feet, built 1, now in <u>good</u> repair, roof	400	250	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On <u>1</u> <u>2-Horse Wagon Truck</u>	60	40	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>1 or in Cattle Shed</u>			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit House, 18 x 30 ft.</u>	300	200	
On <u>400 fruit trays @ 25¢</u>	150	100	
On <u>300 " boxes @ .08¢</u>	45	24	
On			
Total amount	2980	1964	

Expired - April 7, 1923.  
Canceled - not renewed.

House and Barn No. 1 being situated on Wolfe Road, about 2 miles from  
Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered and papered (kitchen).

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1964 and 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.50  
Total, \$ 13.50

Joseph Wolf APPLICANT.

Paid - April 6, 1920.



No 4711.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

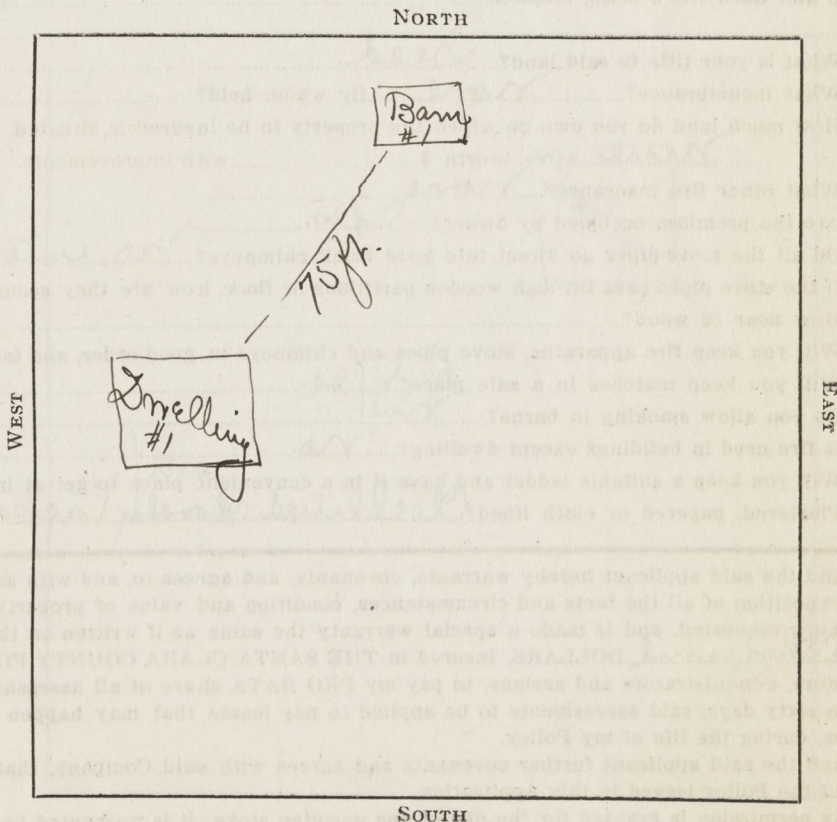
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



## APPLICATION

OF

A. V. Bargo

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1000.00

Expires 7 day of

April 1923.

Policy Fee

\$ 1.00

Rate Fee

\$

5.75

Premium

\$

6.75

Renewal of #3329.

Inspector.

Approved

April 3

1920.

E. H. Pettit

President.

Edna Q. Taylor

Secretary.



134

#4711.

900 @ 18 = 1.62  
1,000 @ 30 = .30  
1.92

# APPLICATION

Of A.V. Bangs - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of Three years, from the Seventh day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>47</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1350</u>	<u>900</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>1</u> stories <u>22</u> x <u>23</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>1000</u>	

Expired - April 7, 1923.  
Canceled - not valid

House and Barn No. 1 being situated on North Side of Santa Clara and Los Gatos Road, about 1 1/2 miles South-West of Campbell.  
House and Barn No. 2 being situated       

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? none acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, closely latched and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.75  
Total, \$ 6.75

Paid - April 2, 1920.

A.V. Bangs,  
Rose G. Bangs APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

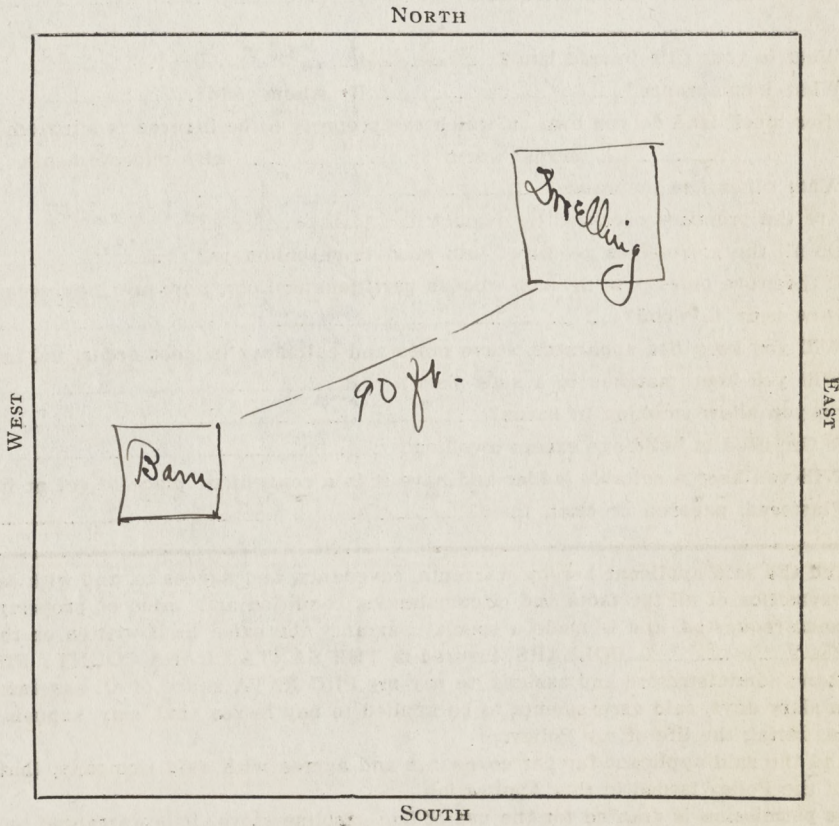
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4712

# APPLICATION

OF

Mrs. Emma F. Meder,  
855 Hedding St.,  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$200.00  
Expires 7 day of April 1921,  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ .40  
Premium - - \$ 1.40

Renewed at \$4210.  
Inspector.  
Approved April 1, 1920.  
O. H. Pettit, President.  
E. A. Taylor, Secretary.



#47121  
APPLICATION

Rate: 200 @ 20 = 40

131  
Of Mrs. Emma F. Meder, - San Jose. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred DOLLARS, for the term  
of one years, from the seventh day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1, owned by Abby P. Roberts and insured under Policy #3342.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	300	200	

House and Barn No. 1 being situated at #855 Hedding St., in Chapman-Davis Tract, about 2 miles North-West of San Jose, S.C. Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed held by Mrs. Roberts
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes - apartment in dwelling.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of March 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 1.40

Total, \$ 2.40

Mrs. Emma F. Meder APPLICANT.

Paid - March 31, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

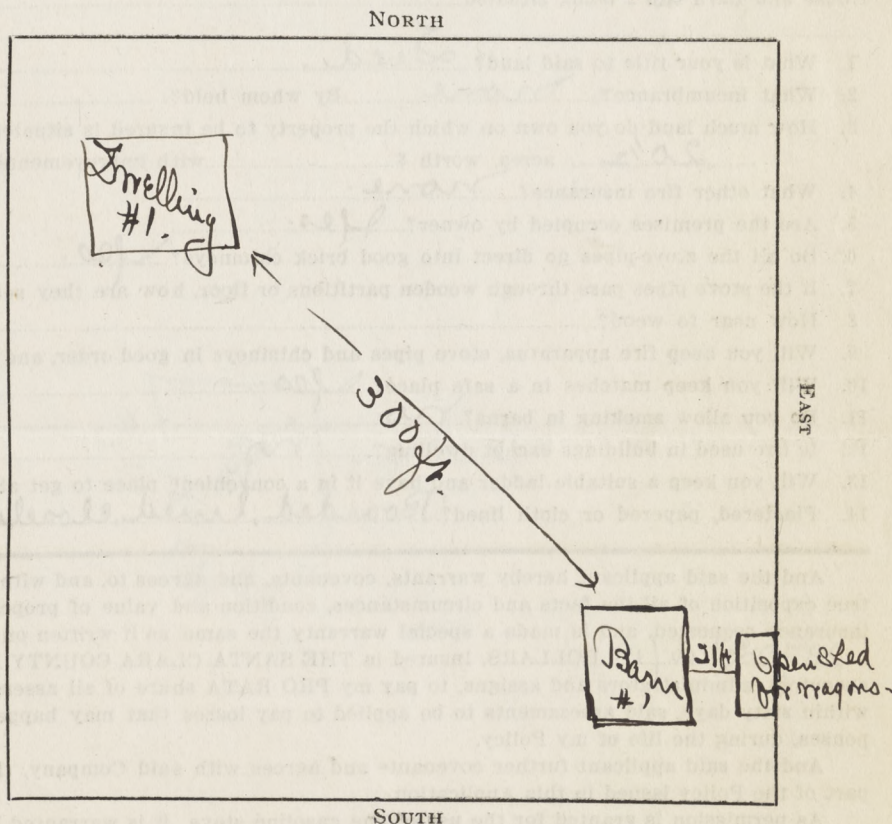
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4713.

## APPLICATION

OF

J. C. Tatison

Lilroy

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2370.00

Expires

8 day of April 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 15.95

Premium

- - - \$ 16.95

Renewal of \$3330.

Inspector.

Approved

1920.

E. B. Pettit

President.

E. O. Taylor

Secretary.



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#4713.

Rate:  $1200 \times .15 = 180$   
 $1170 + 180 = 1350$   
5.31

APPLICATION

Of J. C. Patison - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Three Hundred and Seventy DOLLARS, for the term  
of three years, from the eight day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>36</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1300	800	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	700	400	
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, ..... stories, <u>16</u> x <u>52</u> feet, built 1 ....., now in <u>good</u> repair, <u>Shing</u> roof	1000	600	
On Barn No. 2			
On ..... Tons of Hay			
On <u>600 fruit traps</u>	180	120	
On <u>4</u> Horses	500	300	
On ..... Horse Wagon			
On <u>1</u> Horse Spring Wagon	50	25	
On <u>1</u> Horse Buggy <u>2 seated</u> - (new in 1917)	100	50	
On ..... Horse Phaeton			
On <u>2 Horse Fruit Trucks</u>	100	50	
On Harness and Robes <u>2 set work harness</u>	50	25	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On			
On			
On			
On			
Total amount	3980	2370	

House and Barn No. 1 being situated on Thomas Lane, One mile South of  
Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Lease
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 1/2 acres, worth \$ ..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Boarded, lined, closely tacked and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2370 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.95  
Total, \$ 16.95

Paid.. April 10. 1920.

J. C. Patison APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

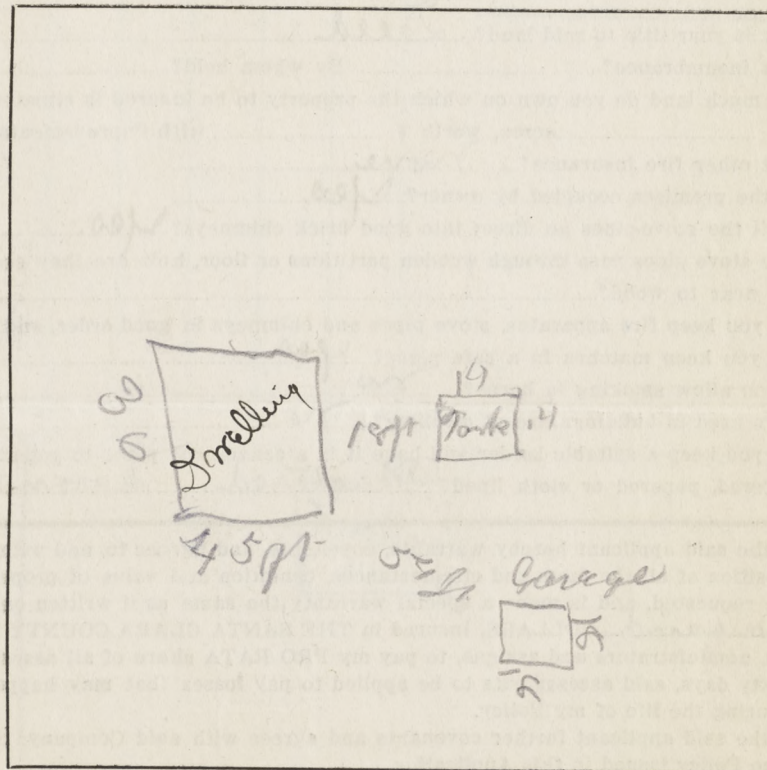
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Open road - Road

WEST



NORTH

SOUTH

EAST

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.



APPLICATION

Of Emmett Crosby, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand DOLLARS, for the term  
of three years, from the ninth day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>45</u> feet, built 1, now in <u>Good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and tank house</u>	375	250	
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage, 2 story - upper story used as storeroom</u>	375	250	
On			
On			
Total amount		3000	

House and Barn No. 1 being situated on Grant Road (#181), 3/4 of a mile from  
the San Francisco Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed  
2. What incumbrance? By whom held?  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
acres, worth \$ with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? Yes  
6. Do all the stove-pipes go direct into good brick chimneys? Yes  
7. If the stove pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Plastered - 2 rooms have beaver board ceiling -

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.00  
Total, \$ 16.00

Emmett Crosby APPLICANT.

Paid - April 6, 1920.



No 14715.

## Statement of Risks

Buildings and contents, detached;  
Rate, \$100.

### DEFICIENCIES.

1. Terra-cotta flues, extending  
above roof, adds one fifth  
to rate.

2. Stovepipes, extending thru  
walls, double basis rate.

3. For whole or any part of  
building tacked to boards and  
siding, adds one third to basis  
rate.

4. Wellings from 40 to 60 ft.  
above roof; Rate, 20c  
on \$100.

5. An 40 ft. from bldgs. classed  
as detached; Rate, 25c on \$100.

6. Terra-cotta; Rate, 25c on \$100.

7. Vepipe; Rate, 35c on \$100.

8. Th-lining; Rate, 25c on \$100.

9. Near dwelling, rate with  
Barn, rate with Barn.

10. Detached, rate at twice a  
detached; Rate, 30c on \$100.

11. S, from 40 to 60 ft. from  
dwelling; Rate, 35c on \$100.

12. S, less than 40 ft. from build-  
ings; Rate, 40c on \$100.

13. Storehouses, and other out-  
buildings; Rate, 30c on \$100.

14. Cheese Factories—Rate, 30c on  
\$100.

15. Boilers, etc.; Rate, 40c on  
\$100.

16. Houses and Churches; detached;  
Rate, \$100.

17. Hay, and other contents of build-  
ings, same as buildings in which they  
are stored.

18. Building, except a barn or stable, in  
which fire is used, is not an exposure to a  
barn or stable is an exposure to a  
barn, and a dwelling is an exposure to a  
stable.

19. Two or more buildings, adjoining or  
separated by the same person for  
any purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
considered as one.

### EXPOSURES.

Building, except a barn or stable, in  
which fire is used, is not an exposure to a  
barn or stable is an exposure to a  
barn, and a dwelling is an exposure to a  
stable.

Two or more buildings, adjoining or  
separated by the same person for  
any purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
considered as one.

## APPLICATION

OF

Joseph M. Glass,  
Owner,  
Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3000.00

Expires 10 day of April 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 14.85

Premium

\$ 15.85

Inspector:

Renewal of #33321.

Approved April 3, 1923.

C. J. Pettit

President.

Ella A. Taylor

Secretary.

SOUTH



131 ✓ #4714 Rate: 2750 @ 15 = 412  
250 " 35 = 87  
499 @ 5 = 2495

APPLICATION

Of Emmett Crosby, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand DOLLARS, for the term  
of Three years, from the ninth day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>45</u> feet, built 1, now in <u>Good</u> repair, <u>Shingle</u> roof	3750	2500	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and tank house</u>	375	250	
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring W			
On H			

Expired 11-1-20

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of March 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 15.00  
Total, \$ 16.00  
Emmett Crosby APPLICANT.  
Paid - April 6. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

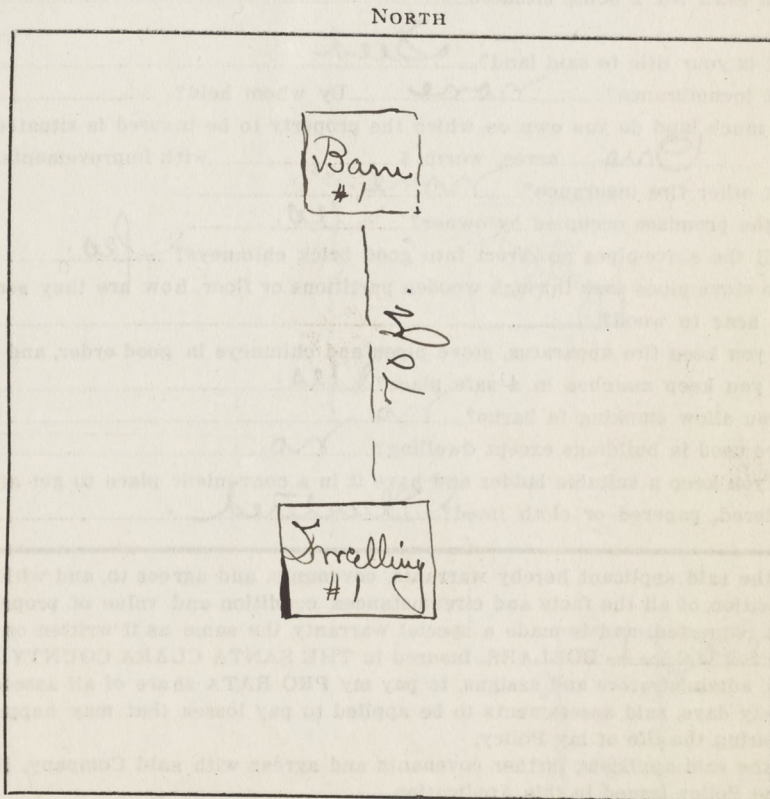
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 14715.

# APPLICATION

OF

Joseph M. Sloan,  
San Jose, California, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00  
Expires 10 day of April 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 14.85  
Premium - - \$ 15.85

Renewal of # 33321.  
Inspector.

Approved April 3, 1923.  
C. J. Pettit, President.  
Ella A. Taylor, Secretary.



Rate: 2700 @ 15 = 405  
300 @ 30 = .90  
NI 4.95

#4715. APPLICATION

Of Joseph W. Cross San Jose Postoffice, Santa Clara County, Calif.: to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of Three thousand SAN JOSE, CAL., March 25 1921

It is received of Jo. M. Dioso the property described in  
 Policy No. 4715 in the Santa Clara County Fire Insurance Company, ~~and the said Policy~~  
 having been assigned to me by said

On d I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On to pay all legal assessments and be governed by the By-Laws of the above Association.  
On

Signed Edna E. Sloss  
By J. D. McGinnis  
Her Attorney.

All while contained in dwelling No. One.

On Windmill and Tank.

On Barn No. 1, 1 stories, 50 x 24 feet, built 1892, now in 1906 repair. Shing roof

## On Barn No. 2

On.....Tons of Hay.

On \_\_\_\_\_  
On \_\_\_\_\_ Horses

On.....Horse Wagon

On.....Horse Spring Wagon

On.....Horse Buggy

On.....Horse Phaeton

On \_\_\_\_\_

## On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$....., on Pump House, \$.....

On

On

On

On

Total amount.

House and Barn No. 1 being situated on North Side of Hillman St., opposite  
Seattle Avenue, near San Jose, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of April 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.85

Total, \$ 15,850.

APPLICANT.

Paid. - April 14, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

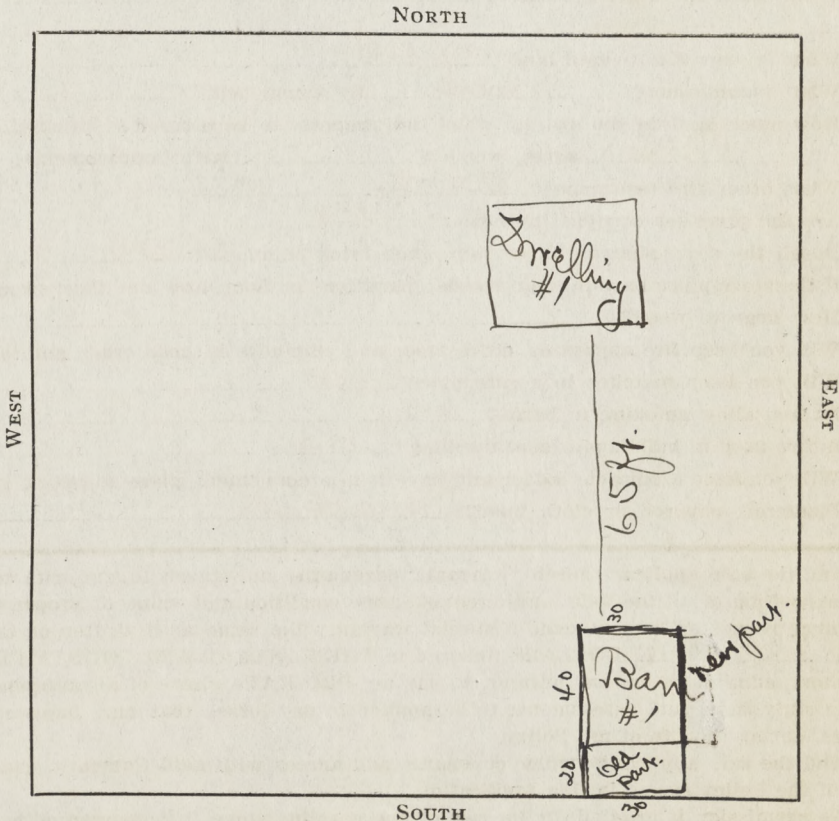
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4716.

APPLICATION

OF

August Toll.  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 865.00  
Expires 10 day of April 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 7.80  
Premium - - \$ 8.80

M. A. Ross  
Inspector.

Approved Apr. 10" 1923.  
C. J. Pettit  
President.  
Ella A. Taylor  
Secretary.



#4715.

Rate: 2700 @ 15 = 405  
300 ... 50 = .90  
495

## APPLICATION

of Joseph M. Sloss San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Three thousand DOLLARS, for the term  
3 years, from the tenth day of April 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rat
On dwelling No. 1, <u>1</u> stories <u>35</u> x <u>50</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On <u>  </u>			
On house No. 2 <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>  </u> , now in <u>  </u> repair, <u>  </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750</u>	<u>500</u>	
On <u>  </u>			
On Piano	<u>1400</u>	<u>200</u>	
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>50</u> x <u>24</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>  </u> Tons of Hay <u>Garage - (double)</u>	<u>300</u>	<u>200</u>	
On <u>  </u>			
On <u>  </u> Horses			
On <u>  </u> Horse Wagon			
On <u>  </u> Horse Spring Wagon			
On <u>  </u> Horse Buggy			
On <u>  </u> Horse Phaeton			
On <u>  </u>			
On Harness and Robes			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	<u>4600</u>	<u>3000</u>	

House and Barn No. 1 being situated on North side of Willow St. opposite  
Seattle Avenue. near San Jose. Santa Clara Co. Cal.  
 House and Barn No. 2 being situated   

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$    with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Three thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of April 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 14.85

Total, \$ 15.85

Joseph M. Sloss

APPLICANT.

Paid - April 14, 1920.



# Classification of Risk

First-class dwellings and contents, detached basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending roof floor, or side-walls, double basis rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to board papered or painted, adds one third to rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 25c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwelling. If near Barn, rate with Barn or Stables, detached, rate at Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers  
Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate \$100.  
Steam Engines, Boilers, etc.; Rate \$100.

School Houses and Churches; Rate, 30c on \$100.  
Fruit and Hay, and other contents; rate the same as buildings in which they are contained.

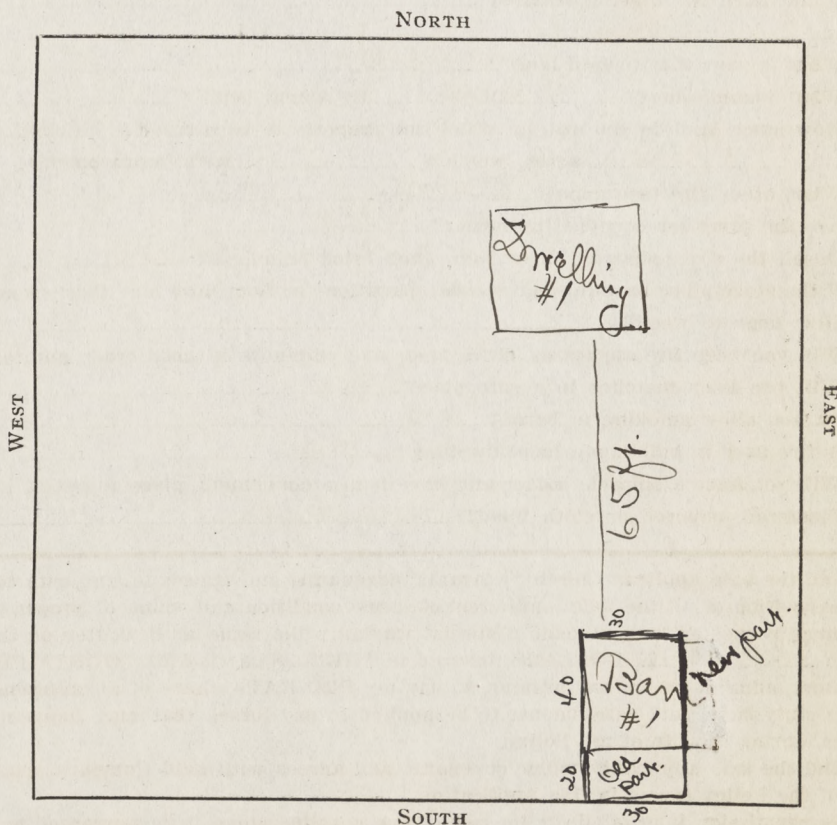
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Post Office,  
Cal.

5.00

2 1923.

1.00

7.80

8.80

Inspector.

1923.

President.

Ellen A. Taylor

Secretary.



APPLICATION

Of August Toll, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred and Fifty-five DOLLARS, for the term  
3 of three years, from the tenth day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 2 stories, 40 x 30 feet, built 1919, now in repair, Shing roof	1100	730	(new on)
On Barn No. 2 <u>Wing, 20 x 30 ft. - 1 story (old barn) - in good repair.</u>			
On Tons of Hay			
On <u>200 fruit hays (new)</u>	200	70	10.5
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Orchard Truck.</u>	100	65	
On Harness and Robes			
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1400	865	

House and Barn No. 1 being situated on South side of Picon Ave., on San Tomas Creek, about One mile West of Campbell.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
7.55 acres, worth \$ with improvements.
- What other fire insurance? None - Smalley under # 4194 - \$100 on old Barn in another Co. - Will expire in August, 1920.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 865 and 00 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.80  
Total, \$ 8.80

Paid - April 16, 1920.  
Mr. August Toll APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

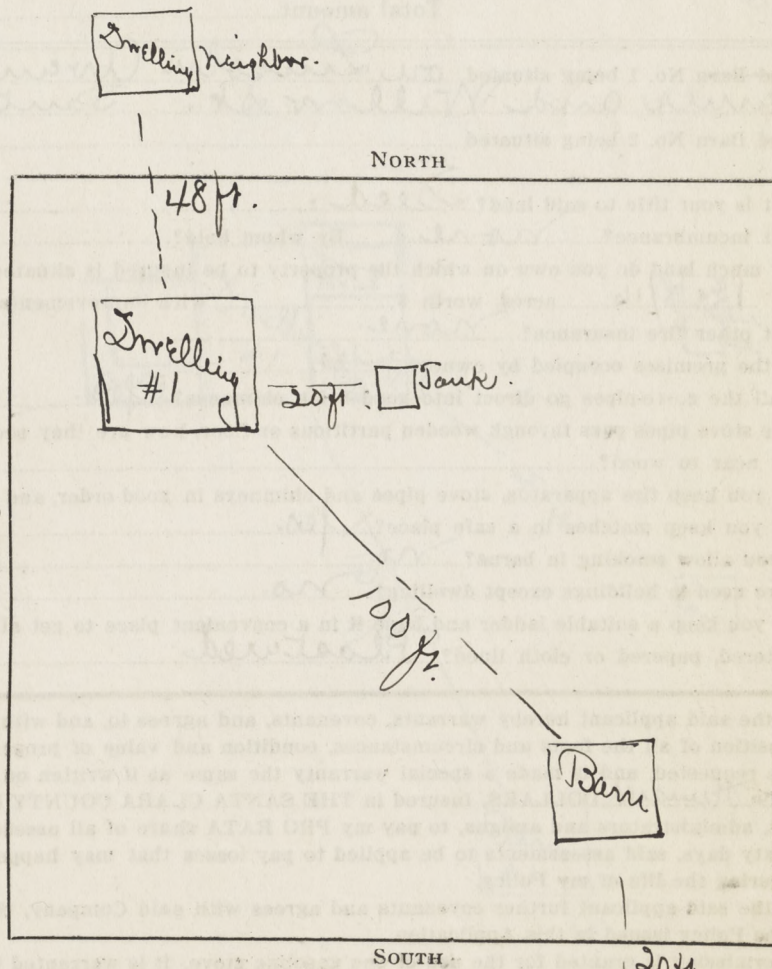
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*North Lincoln Ave.*



*Barn*

*Property of Mrs. Hayward, insured in this Co.*

No. 4717.

## APPLICATION

OF

*Mrs. Sarah J. Riley*  
*#16 North Lincoln Ave.*  
*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ *2,500.00*

Expires *13* day of *April* 19*22*.

Policy Fee - - - \$ *1.00*

Rate Fee - - - \$ *18.-*

Premium - - - \$ *19.00*

*Renewal of #3783*

Inspector.

Approved *Apr 11* 19*22*.

*E. B. Pettit*

President.

*Ella A. Taylor*

Secretary.



APPLICATION

Of Mrs Sarah J. Riley - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of two years, from the 13th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>8 large rooms</u> x feet, built 1, now in <u>good</u> repair, <u>Shing</u> roof	6000	4000	
On wing x stories, x feet, built 1, now in repair, <u>Shing</u> roof			
On house No. 2 x stories, x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	750	500	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, x stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	6750	4500	

House and Barn No. 1 being situated on Lincoln Avenue between Coe  
Avenue and Willow St. Santa Clara Co. Cal.

House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1.23/16 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 18.00  
Total, \$ 19.00

Paid - April 8, 1920.

Sarah J. Riley APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

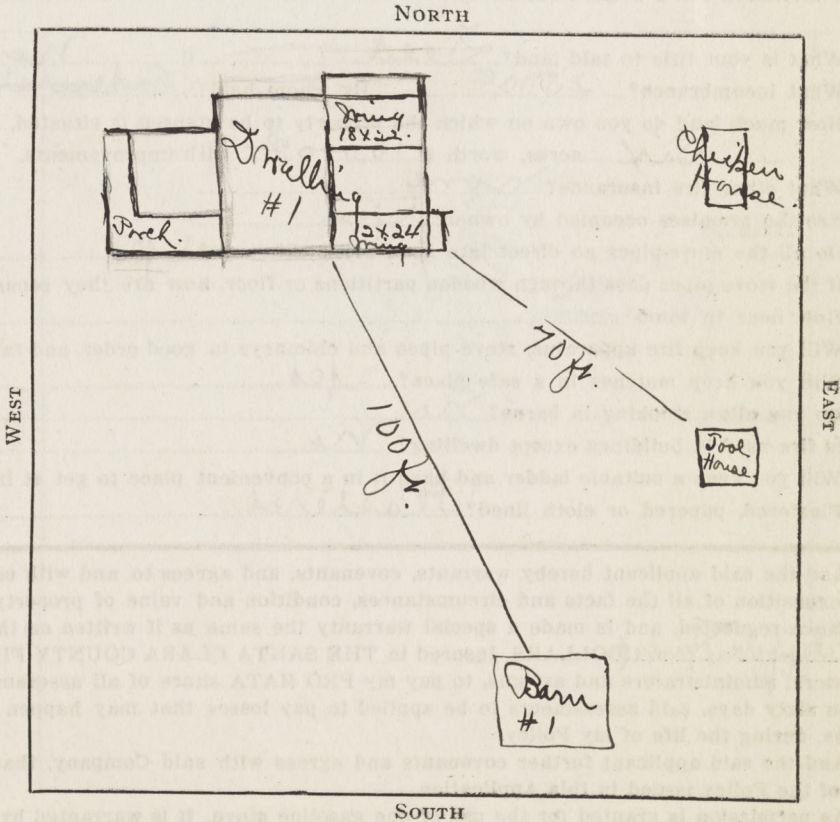
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1718

# APPLICATION

OF

Mrs Clara G. Leer  
Meridian Road  
San Jose, Intourban Sanatorium  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2,500.00

Expires 11 day of April 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 12.15

Premium - - \$ 13.15

Renewed of #3336.

Inspector.

Approved Apr. 14 1923.

C. J. H. Smith

President.

Ella O. Taylor.

Secretary.



124/2

#4718.

Rate: 2300 @ 15 = 3.45  
200 " 30 = .60  
4.05

# APPLICATION

Of Mrs. Clara A. Beer, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred DOLLARS, for the term  
of Three years, from the 11th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>18</u> x <u>30</u> feet, built <u>1886</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000	2000	
On <u>2</u> wings <u>1</u> stories, <u>18</u> x <u>24</u> feet, built <u>1909</u> , now in <u>repair</u> , <u>"</u> roof			
On <u>house</u> No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Piano</u>	500	300	
On <u>Piano</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>30</u> x <u>30</u> feet, built <u>1884</u> , now in <u>good</u> repair, <u>"</u> roof	250	150	
On Barn No. 2			
On <u>Tons</u> of Hay			
On <u>"</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>Tool House and farm implements therein</u>	100	50	
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	3850	2500	

Insured - April 14, 1923.  
Renewed - 6/15

House and Barn No. 1 being situated on Meridian Road, near Willow St.  
about 3 1/2 miles from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated "

- What is your title to said land? Seed
- What incumbrance? 2500.00 By whom held? Marquette Mercantile Bank & Trust Co. of Cal.
- How much land do you own on which the property to be insured is situated, and what is its value? Six acres, worth \$ 10,000.00 with improvements. Loss payable Oct 31, 1922.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? "
- How near to wood? "
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.15  
Total, \$ 13.15

Mrs. C. A. Beer APPLICANT.  
3 Mrs. Esther Beer Soby

Paid - April 13, 1920



No 14719

Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

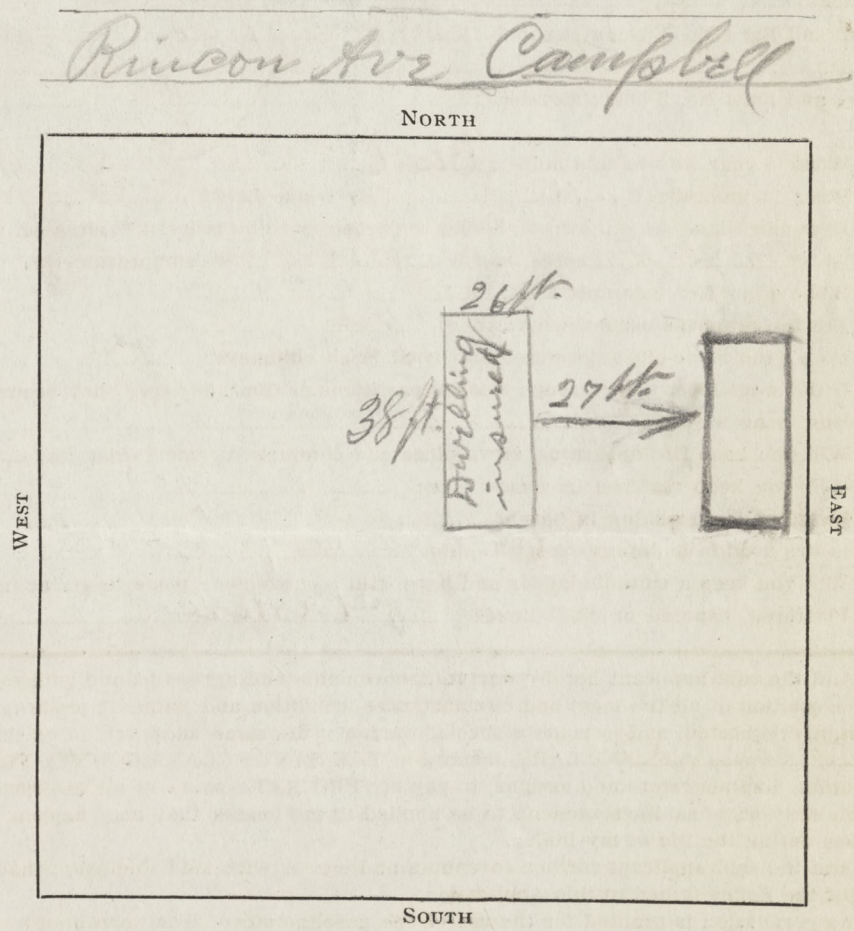
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Drriers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



APPLICATION

OF

Ed. Genasci,

Campbell. Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1000.00  
Expires 14 day of April 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 7.50  
Premium - - - \$ 8.50

J. W. Richter, Inspector.

Approved Apr. 14 1923.  
E. W. Saylor, President.  
Secretary.



130  
2

#4719. Rate. 1000 @ 25 = 250.  
APPLICATION

Of Ed Genasci, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of Three years, from the 14 day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>one</u> stories <u>26</u> x <u>38</u> feet, built <u>1912</u> now in <u>Good Shingle</u> repair, <u>roof</u>	<u>7000</u>	<u>7000</u>	<u>1250</u>
On wing <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>stories</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>The insurance herein applied for is to be in full force and effect on and after April 14<sup>th</sup> 1920</u>			
Total amount	<u>7500 00</u>	<u>1000 00</u>	

House and Barn No. 1 being situated Rincon Ave.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
a lot 50x150 ft. acres, worth \$3000 00 with improvements.
4. What other fire insurance? yes small policy on dwelling in another Co. (authorized by Inspector)
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13<sup>th</sup> day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.50  
Total, \$ 2.50  
Ed. Genasci. APPLICANT.

Paid - May 7, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

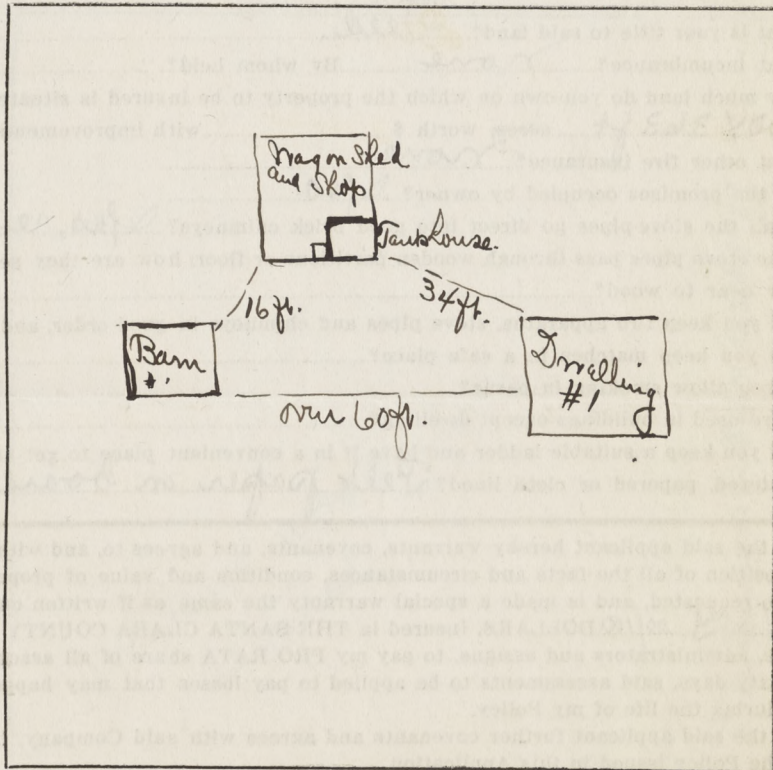
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 2720.

APPLICATION

OF

Miss Mary Farr  
San Jose  
Monterey Road  
Route C - Box 330.  
Post Office,  
Santa Clara County, Cal.

Amount Insured

\$2515.00

Expires 14 day of

April 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 13.05

Premium

Has Return on Cash \$384-14.05  
\$ 13.15

O. H. Fetherston

Inspector.

Approved

Apr. 14 1923

1923.

E. J. Pettit

President.

Ellen C. Taylor

Secretary.



133 ✓

#4720.

Rate 2195 @ 15 = 329  
350 \* 30 = 105  
434

# APPLICATION

Of Miss Mary Farr San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five thousand Four Hundred Forty five DOLLARS, for the term  
of three years, from the 14th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>42</u> feet, built <u>1913</u> , now in <u>good repair</u> , <u>Shingle</u> roof	2700	1800	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....	500	330	
On .....			
On Piano .....	100	65	200
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On <u>Wardrobe</u> and <u>Tank house</u> , <u>Pumping Engine</u> , <u>Bed and Shop attached</u> - <u>29x30 ft.</u>	500	300	
On Barn No. 1, <u>1</u> stories <u>14</u> x <u>22</u> feet, built <u>1916</u> , now in ..... repair, <u>Shingle</u> roof	100	50	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	3900	2545	

Expired - April 14, 1923.  
Renewed - 62/7.

House and Barn No. 1 being situated on West side of Monterey Road, 3 1/2 miles South of San Jose, Santa Clara Co. Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot 60x363 ft acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes, re-inforced concrete.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Pink paper on boards, papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2545 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.05  
Total, \$ 14.05  
Less \$ .90 - Return on Cash Policy  
Paid - April 14, 1920.

Mary Farr APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

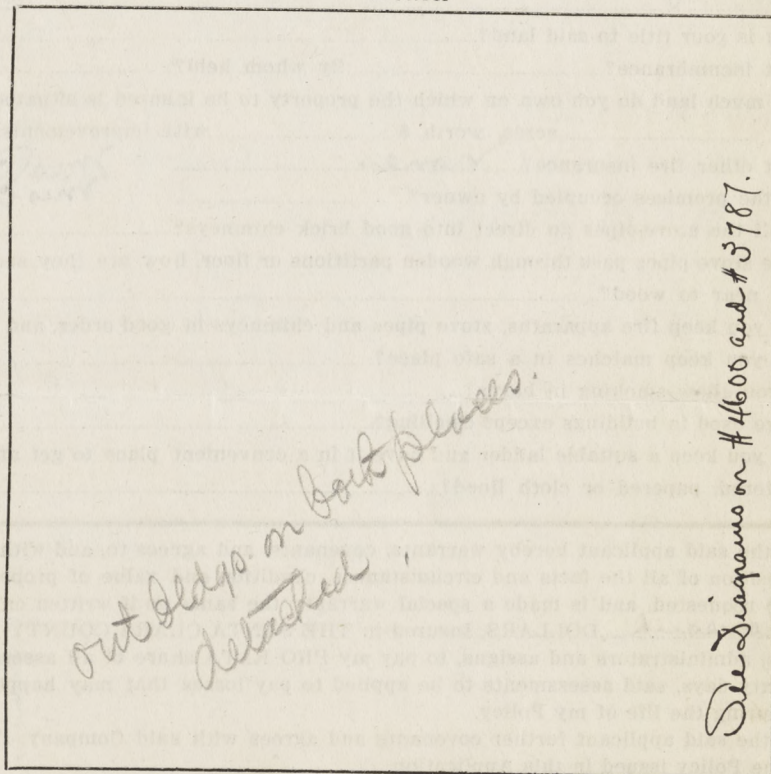
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 14721

## APPLICATION

OF

John Leonard.

Cupertino Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00

Expires 14 day of April 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 27.00

Premium - - - \$ 28.00

Inspector.

Approved Apr. 14 1923

President.

Secretary.



# APPLICATION

Of John Leonard, Cupertino. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of 3 years, from the 14 day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{3}{4}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On <u>40 H. P. Best Tractor</u>	3000	1800	
On <u>2 Eight ft. Clark Double Disc</u>	450	300	
On <u>one 57 Disc Engine Plow</u>	150	100	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On <u>Barn No. 2 1 Double ring 8 ft. Roller</u>	45	25	
On <u>Tons of Hay</u>	500	300	
On <u>Sprayer outfit, Large size,</u>			
On <u>Horses</u>			
On <u>2 Horse Wagon Horseback Truck, new</u>	200	125	
On <u>1 Horse Spring Wagon 8 ft. Tractor Cultivator</u>	150	100	
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>	150	100	
On <u>25 Ladders 6 to 14 ft. long</u>	80	50	
On <u>Harness and Robes, Horse Cultivators, Plows</u>	150	100	
All while contained in Barn			

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 4721 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4721.

	Valuation	Am't Insured
On Dwelling—When Built? Dimensions Condition		
On Barn--When Built? Dimensions Conditions		
On <u>20 Tons of Hay,</u>	475	200
On <u>2 Horses</u>	75	300
On <u>Harness - All while contained in Barn</u>		50

Amount Ins., \$ 550. Premium, \$ 4.00 Survey, \$ 0.00 Total, \$ 550.

Dated this 27th day of October  
E. J. Pettit. Agent John Leonard Applicant

I, John Leonard, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 27.00  
 Total, \$ 28.00

Paid.. April 22, 1920.

John Leonard APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

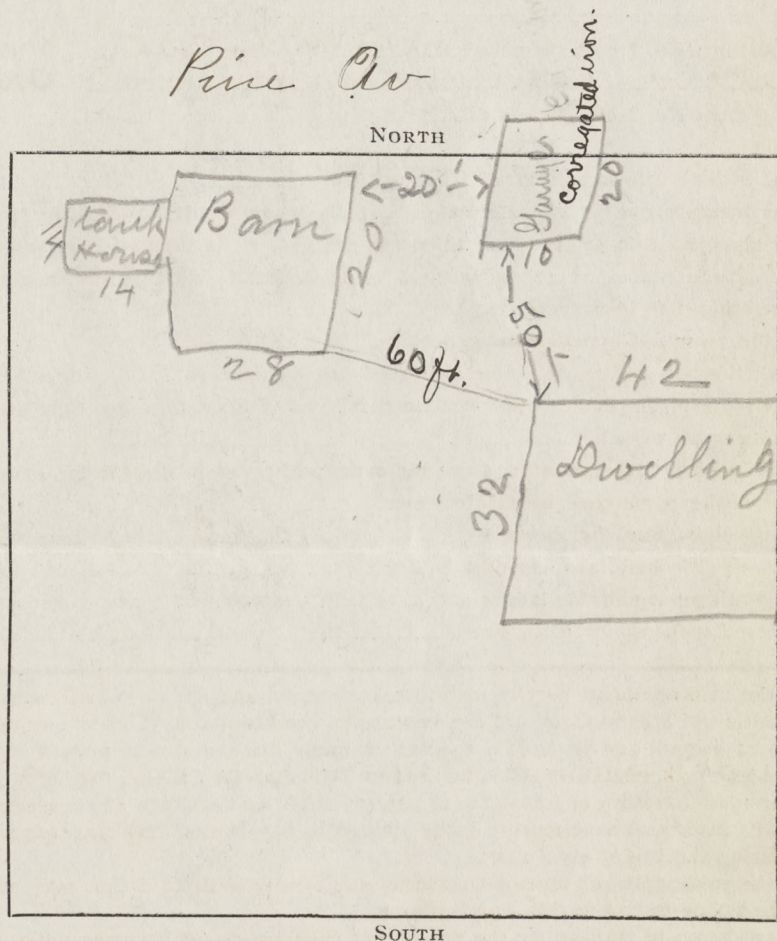
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

Lincoln Av

No 1722

# APPLICATION

OF

James J. Adams  
Cor. Pine & Lincoln  
Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800

Expires 15 day of April 1923,

Policy Fee - - \$ 1.00

Rate Fee - - \$ 13.95

Premium - - \$ 114.95

John Ellis  
Inspector.

Approved Apr. 14<sup>th</sup> 1923

W. B. Pettit  
President.

Ella D. Taylor  
Secretary.



# APPLICATION

Of John Leonard Cupertino, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of 3 years, from the 14 day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2, stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>expired. - Renewed # 6218.</u>			
On Piano	3000	1800	
On <u>40 H. P. Best Tractor</u>			
On <u>2 eight ft. Clark double Disc 150. each</u>	450	300	
On <u>one 37 Disc Engine Plow</u>	150	100	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On <u>Barn No. 1 double ring 8 ft. roller</u>	45	25	
On <u>Tons of Hay</u>			
On <u>Sprayer outfit, Large size,</u>	500	300	
On <u>Horses</u>			
On <u>2 Horse Wagon</u>	200	125	
On <u>1 Horse Spring Wagon 8 ft. tractor Cultivator</u>	150	100	
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>	150	100	
On <u>25 Ladders 6 to 14 ft. long</u>	80	50	
On <u>Harness and Robes, Horse Cultivators, Plows</u>	150	100	
All while contained in Barn No. <u>or sheds either on</u>			
Pumping Plant, \$, on Pump House, \$ <u>premises of</u>			
<u>Mrs Maggie Burrell or</u>			
<u>Mrs Mary Crittenden</u>			
Total amount		3000.	

and Barn Sheds being situated on Homesstead Road, about 3 1/2 miles  
west of Santa Clara.  
 e and Barn No. 2 being situated.

What is your title to said land?  
 What incumbrance? By whom held?  
 How much land do you own on which the property to be insured is situated, and what is its value?  
 acres, worth \$ with improvements.  
 What other fire insurance? none.  
 Are the premises occupied by owner? Mrs Burrell's Barn under #4600.  
Mrs Crittenden's " #3787.  
 Do all the stove-pipes go direct into good brick chimneys?  
 If the stove pipes pass through wooden partitions or floor, how are they secured?  
 How near to wood?  
 Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?  
 Will you keep matches in a safe place?  
 Do you allow smoking in barns?  
 Is fire used in buildings except dwelling?  
 Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?  
 Plastered, papered or cloth lined?

and the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
 exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
 requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
 executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
 within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
 penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
 part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
 ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
 filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 27.00  
 Total, \$ 28.00

Paid.. April 22, 1920.

John Leonard APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

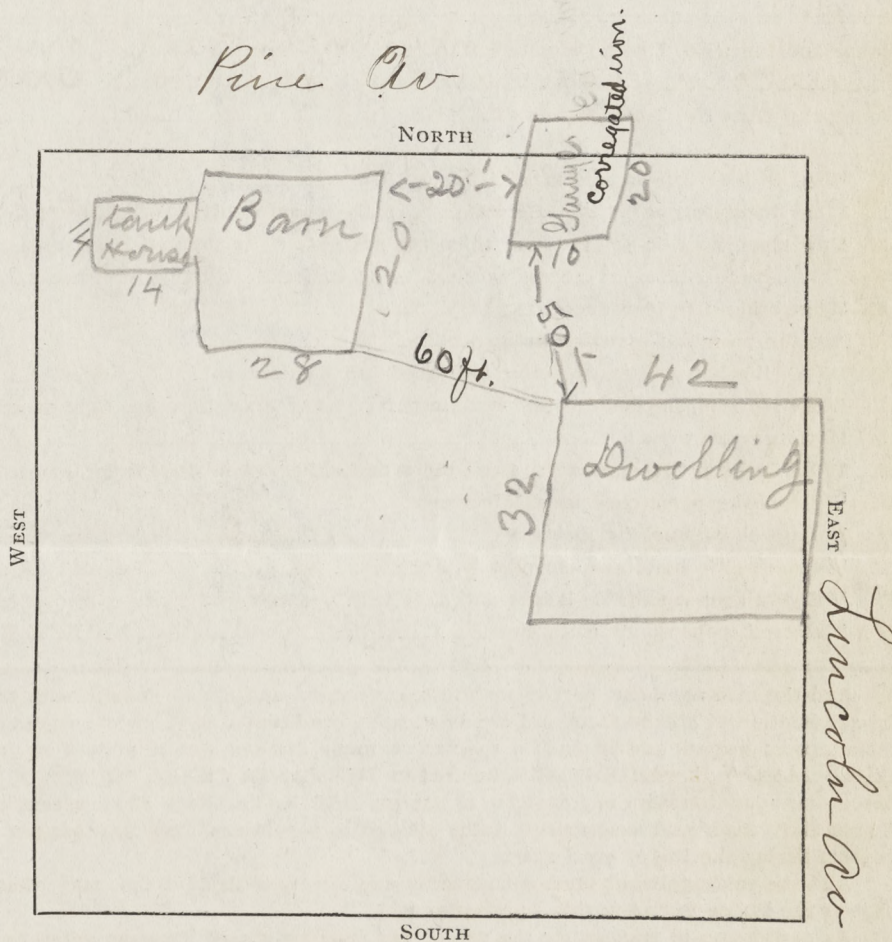
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4722.

# APPLICATION

OF

James F Adams  
Cor. Pine & Lincoln  
Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800  
Expires 15 day of April 1923,  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 13.95  
Premium - - \$ 14.95

John Ellis  
Inspector.

Approved Apr. 14<sup>th</sup> 1923.

W. B. Pettit  
President.  
Ella D. Taylor  
Secretary.



121 ✓ #4722. Rate: 2500 @ .15 = 3.75  
300 " 30 = .90

Of \_\_\_\_\_ SAN JOSE, CAL., June 23 1920.  
The \_\_\_\_\_  
fire, for \_\_\_\_\_  
of \_\_\_\_\_  
It is un \_\_\_\_\_  
proper \_\_\_\_\_  
On dw \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On hou \_\_\_\_\_  
On hou \_\_\_\_\_  
I hereby accept the said Policy \_\_\_\_\_ of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed H. A. Bridger

On _____		
On Piano _____		
On _____		
On _____		
On _____		
All while contained in dwelling No. _____		
On Windmill and Tank <u>and Tank House, 12 x 28 ft.</u>		
On Barn No. 1, _____ stories, <u>16 x 28</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Leak</u> roof.	300	200
On Barn No. 2 _____		
On _____ Tons of Hay _____		
On _____		
On _____ Horses _____		
On _____ Horse Wagon _____		
On _____ Horse Spring Wagon _____		
On _____ Horse Buggy _____		
On _____ Horse Phaeton _____		
On _____		
On Harness and Robes _____		
All while contained in Barn No. _____		
On Pumping Plant, \$ _____, on Pump House, \$ _____		
On <u>Garage, 10 x 20 ft.</u>	150	100
On _____		
On _____		
Total amount _____	2800	2800

Canceled at request of assd.  
June 30, 1921

House and Barn No. 1 being situated on North-East corner of Pine Ave. and Lincoln Ave., in the Willows District, near San Jose, Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Security Savings Bank - Payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$ 120.00 with improvements. June 23, 1920.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plaster

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty-eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

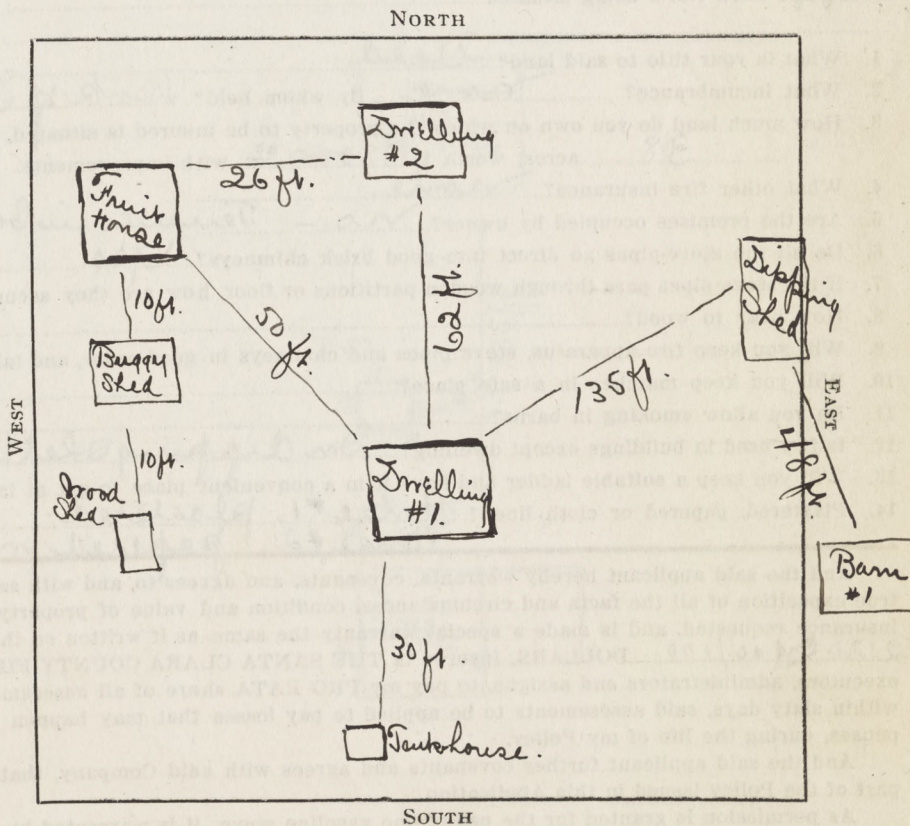
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.95  
Total, \$ 14.95

Paid - April 13, 1920

James F. Adams APPLICANT.







#4722. APPLICATION

Rate: 2500 @ .15 = 3.75  
300 " 30 = .90  
4.65

Of James F. Adams - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Eight Hundred DOLLARS, for the term  
of Three years, from the 15 day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>32x42</u> feet, built <u>1898</u> now in <u>good</u> repair, <u>Shing.</u> roof	<u>5000</u>		
On wing <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		<u>2500</u>	
On <u>Out buildings</u> <u>300</u>			
On house No. 2 <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank house</u>			
On Barn No. 1, <u>16</u> stories, <u>16x28</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage, 10x20 ft.</u>	<u>150</u>	<u>100</u>	
On			
On			
Total amount	<u>2800</u>	<u>2800</u>	

Canceled at request of assd.  
June 30, 1921

House and Barn No. 1 being situated on North-East corner of Pine Ave. and Lincoln Ave., in the Willows District, near San Jose, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Security Savings Bank - Longpayable.
3. How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$ 12000 with improvements. June 23, 1920.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plaster

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.95  
Total, \$ 14.95

Paid - April 13, 1920

James F. Adams APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through roof, floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 from buildings classed as exposures; Rate, 2 on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$1.  
Exposure and Stovenine; Rate, 35c on \$1.

Exposure and cloth-lining; Rate, 25c on \$

Tank-houses, if near dwelling, rate Dwelling. If near Barn, rate with Barn

Barns or Stables, detached, rate at two-thirds Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft.  
buildings classed as exposures.—Rate, 3

Barns or Stables, less than 40 ft. from  
\$100.

Fruit Houses, and Fruit Driers (pr

Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate,  
\$100.

Steam Engines, Boilers, etc.; Rate,  
\$100.

School Houses and Churches; d  
Rate, 30c on \$100.

Fruit and Hay, and other contents  
ings; rate the same as buildings in w.

are contained.

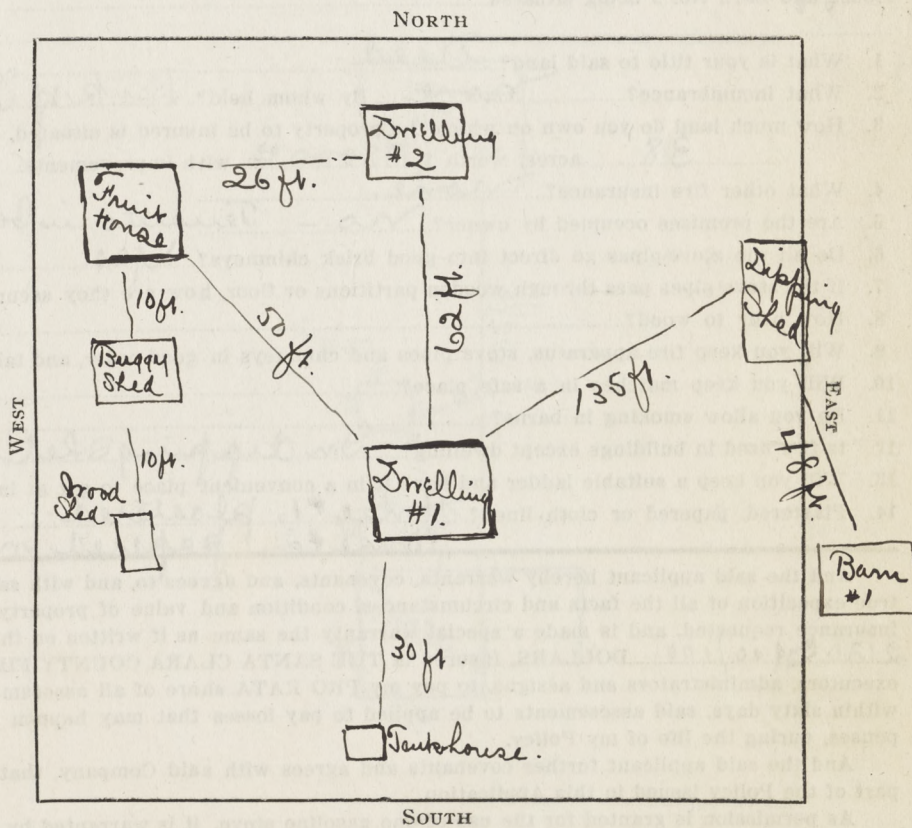
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Office,

06

10523.

00

2.45

13.45

31

Inspector.

1920.

President.

Secretary.

Wm. O. Soule



#4723.  
APPLICATION

Rate: 1650 @ .15 = 247.50  
480 @ .35 = 168  
4.15

Of E. L. Lloyd, - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand One Hundred and Thirty DOLLARS, for the term  
of Three years, from the 17th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>42</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	1800	1200	
On house No. 2 <u>1</u> stories <u>20</u> x <u>32</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	450	300	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank-house, 14x14 ft.</u>	225	150	
On Barn No. 1, <u>2</u> stories, <u>18</u> x <u>20</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	225	150	
On Barn No. 2 <u>open shed on north side, 14x20 ft.</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Cutting Shed and Fruit House, 20x36 ft.</u>	150	50	
On <u>Open Dipping Shed, 18x44 ft.</u> <u>Shingle roof.</u>	150	100	
On <u>1200 ft. traps.</u>	265	180	
On			
Total amount	3265	2130	

House and Barn No. 1 being situated about One mile North of Saratoga, just off the Mountain View Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held? Bank of Italy - Loans payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 38 acres, worth \$ 38,000.00 with improvements. July 22, 1920.
- What other fire insurance? none
- Are the premises occupied by owner? no. - Tenants in both houses.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? In dipping shed during fruit season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? House #1, plastered.  
House #2, papered on boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2130 and 10/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Apr 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.45  
Total, \$ 13.45

Paid - April 13, 1920.

E. L. Lloyd

APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

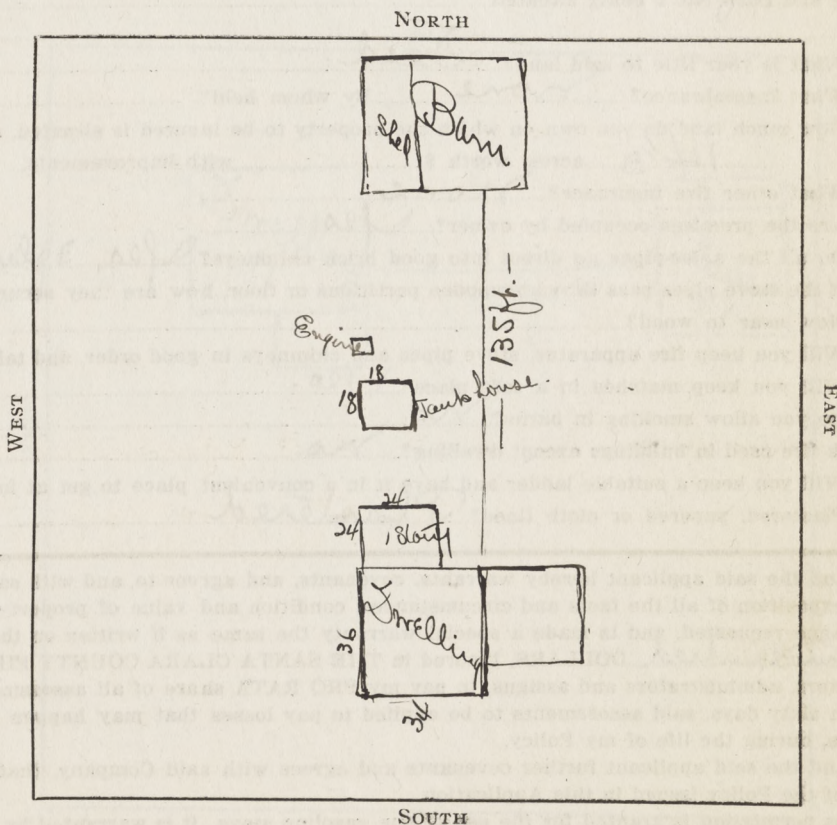
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4724

## APPLICATION

OF

Mrs. Lina J. Lams.  
Box 167,  
Santa Clara County, Cal.  
Post Office,

Amount Insured \$ 3400.00

Expires 17 day of April 1922.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 11.40

Premium - - \$ 12.40

Renewal of \$3791.  
Inspector.

Approved Apr 14 1922

C. J. Pettit  
President.

Edna Q. Taylor.  
Secretary.



# APPLICATION

#4724

 Date: 3000 @ 15 = 450  
 400 " 30 = 120  
 570

Of Mrs. Lena P. Sams, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Four Hundred DOLLARS, for the term  
 of Two years, from the 17th day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>microoms - 2 additions</u> x feet, built 1, now in <u>good</u> repair, <u>single</u> roof }	<u>3750</u>	<u>2500</u>	
On wing stories x feet, built 1, now in repair, roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>300</u>	<u>200</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Tank house (3 story) and Pumping Engine</u>	<u>150</u>	<u>300</u>	
On Barn No. 1, <u>2</u> stories, <u>32 x 24</u> feet, built 1, now in <u>good</u> repair, <u>single</u> roof }	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>shed, 32 x 16 ft.</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>5100</u>	<u>3400</u>	

House and Barn No. 1 being situated on Moorpark Avenue, first house West of Infirmary Road, - Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
14 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes, 3 places, 2 fire-places.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 1.40  
 Total, \$ 2.40

Lena P. Sams APPLICANT.

Paid - May 12, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

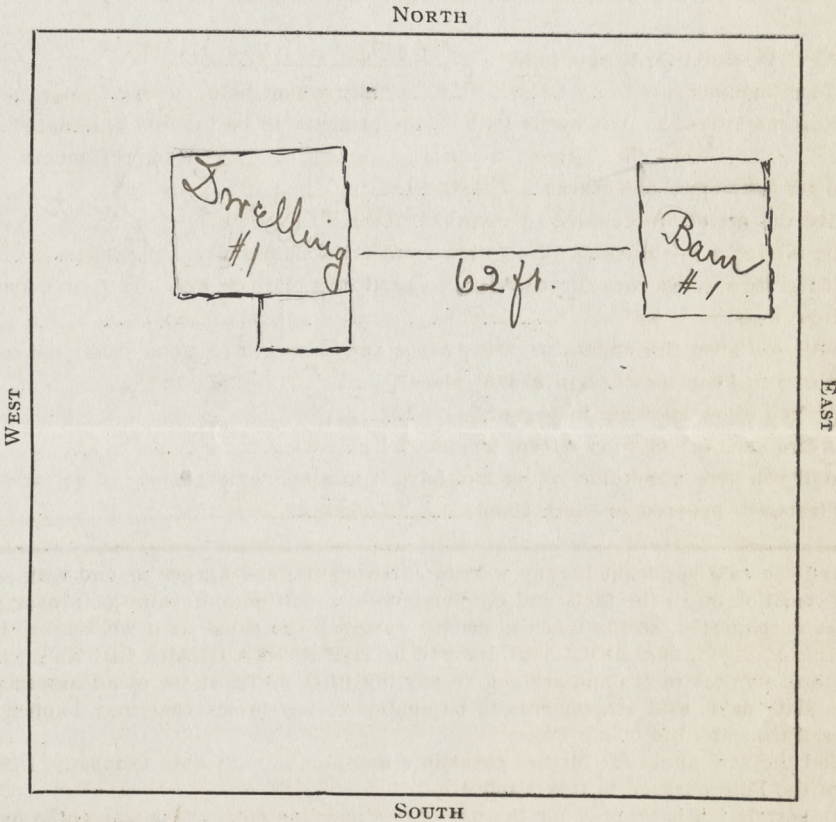
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4725

# APPLICATION

OF

A. W. Curtis  
Present: L. W. Gable  
Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3250.00  
Expires 18 day of April 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 15.75  
Less Premium on \$3534 \$ 16.75  
Premium - - \$ 2.70  
14.65

Renewal of \$3345 and \$3534  
Inspector.

Approved Apr. 14 1920.

W. B. Pettit  
President.  
E. O. Taylor  
Secretary.



123

#4725.  
APPLICATION

Rate: 3000 @ 15 = 450  
250 " 30 = 75  
\$525

Of A. W. Cutts, - Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Two Hundred Fifty DOLLARS, for the term  
of Three years, from the 18th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>51</u> x <u>30</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4500</u>	<u>3000</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>675</u>	<u>450</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories <u>22</u> x <u>22</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>400</u>	<u>250</u>	
On Barn No. 2 <u>Shed, 22 x 14 ft.</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>3250</u>	

House and Barn No. 1 being situated in Monte Vista Tract, near Stevens Creek Road, about 3/4 of a mile East of Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? 1800.00 By whom held? Bank and Annie Garverich - Los Angeles
- How much land do you own on which the property to be insured is situated, and what is its value? One acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes no, tenant.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.75  
Total, \$ 16.75

Less - \$ 2.10 - Return Premium  
Paid - \$ 14.65 Canceled Policy #3534  
Paid - April 17, 1920.

A. W. Cutts APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

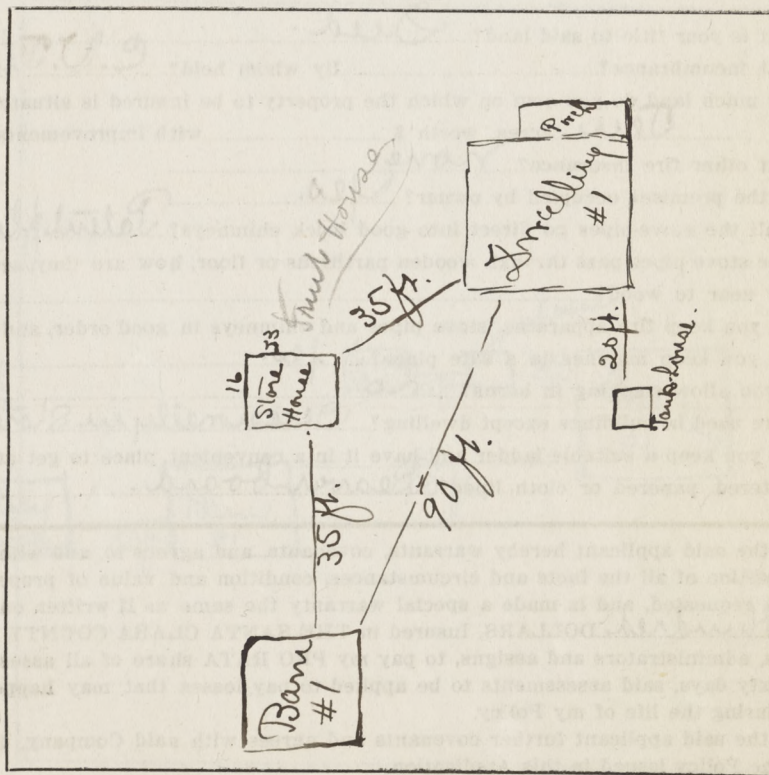
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

Policy #4113 was given over to Mr. Pendleton, who lately purchased the property, but was not assigned to him. Address of former owner not being known, was issued Mr. Pendleton a new Policy - with one slight change.

No 4726.

# APPLICATION

OF

C.S. Pendleton  
Route 2  
Box 159  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00

Expires 19 day of April 1923.

Policy Fee - \$ 1.00

Rate Fee - \$ 8.75

Return on #4113. - 9.75  
Premium - \$ 395.60

Renewal of 4113.

Inspector.

Approved Apr. 23 1923.

C. S. Pendleton

President.

E. J. Taylor

Secretary.



129 ✓

#4726.

Rate:  $1400 @ 18 = 252$   
 $100 @ 40 = 40$   
292

# APPLICATION

Of G.S. Pendleton, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifty Five Hundred DOLLARS, for the term  
of Three years, from the 19th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>42</u> feet, built <u>1902</u> <sup>by 1915</sup> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>Piano</u>	<u>150</u>	<u>100</u>	
On <u>Windmill and Tank, Tank house and Engine</u>	<u>150</u>	<u>100</u>	
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>30</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>(Shed on one side)</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>One</u>			
On Pumping Plant, \$ <u>        </u> , on Pump House, \$ <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
Total amount	<u>2250</u>	<u>1500</u>	

Expired - April 19, 1923  
Renewed 6224

House and Barn No. 1 being situated on Fontonosa Avenue, near Ford Road,  
Eden Vale District, Santa Clara Co., Cal.  
House and Barn No. 2 being situated         

- What is your title to said land? Deed.
- What incumbrance?          By whom held? C.V. Fisher. - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value?  
Deed acres, worth \$          with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Partial flues. Terra-cotta enclosed in gal. iron  
Cement between.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? Occasionally in store-house, used as wash-house.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Beaver board.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.75  
Total, \$ 9.75  
\$ 395 - Return Premium on Can.  
\$ 5.60 Policy #4113.

G.S. Pendleton APPLICANT.

Renewal - \$100 taken from prev. and placed on Can.

Paid - April 22, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

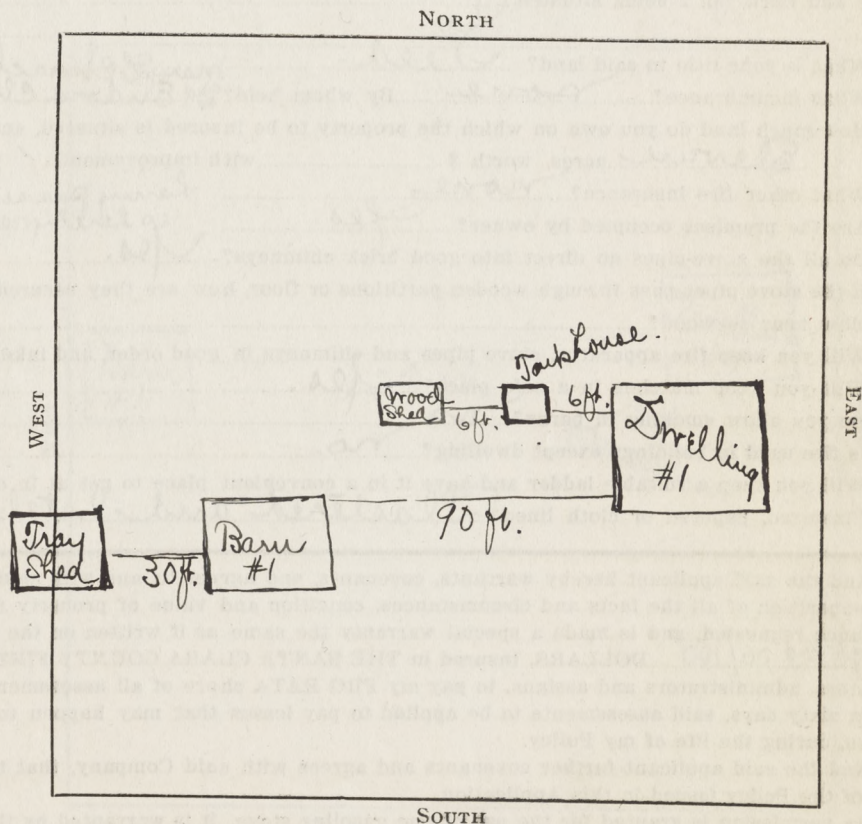
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 2727

# APPLICATION

OF

L. J. Church  
Saratoga P.O. Box 38.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3475.00

Expires 19 day of April 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 18.60

Premium Less Return #4231 \$ 18.90  
\$ 16.70

C. J. Pettit  
Inspector.

Approved Apr. 23 1920

C. J. Pettit  
President.

Edw. A. Taylor  
Secretary.



Rate: 2810 @ 15 = 421.50  
665 " 30 = 1.99  
N 620

1. 2

fire, for  
of the

On dwell I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed *John M. Lakava*  
*John Batistich*  
*John M. Lakava*  
*and John Batistich*

On *Victrola* ..... *150* ..... *100* ..... *100* ..... *100* .....  
On .....  
On .....  
All while contained in dwelling No. *3* .....  
On Windmill and Tank *23* .....  
SAN JOSE, CAL., *January 27* 1923

On Barn N  
On Barn N  
On 6 Having purchased of John M. Lapara his interest in the property described in  
On 300 Policy No. 4727 in the Santa Clara County Fire Insurance Company, and the said Policy  
On I passed to us legally,  
On I having been assigned to me by said \_\_\_\_\_  
On I We hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On I to pay all legal assessments and be governed by the By-Laws of the above Association.  
On I

Signed John Baptist  
Anton Baptist  
Nick Baptist

On <i>Tray oven, 24 x 28 gr. - gal. iron roof -</i>	180	120
On <i>roughed</i>		
Total amount		<u>300</u>

House and Barn No. 1 being situated *on Fruit Vale Avenue, about 2 1/2 miles*  
*East of Saratoga, Santa Clara Co., Cal.*

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Mary L. Church and Endora Church Knapp - Loso payable
3. How much land do you own on which the property to be insured is situated, and what is its value? Eleven acres, worth \$..... with improvements. (The title to property insured herein
4. What other fire insurance? none has been passed by deed to Mary L. Church. She
5. Are the premises occupied by owner? yes. is hereby recognized the assured under this
6. Do all the stove-pipes go direct into good brick chimneys? yes. Jan. 1922.) Policy
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered and lately papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3175 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of April, 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 18.60

Total, \$ 179-60

\$8.90

\$10.70 Paid April 21 1930

- Sat. - April 21, 1920

*L. Church* APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.

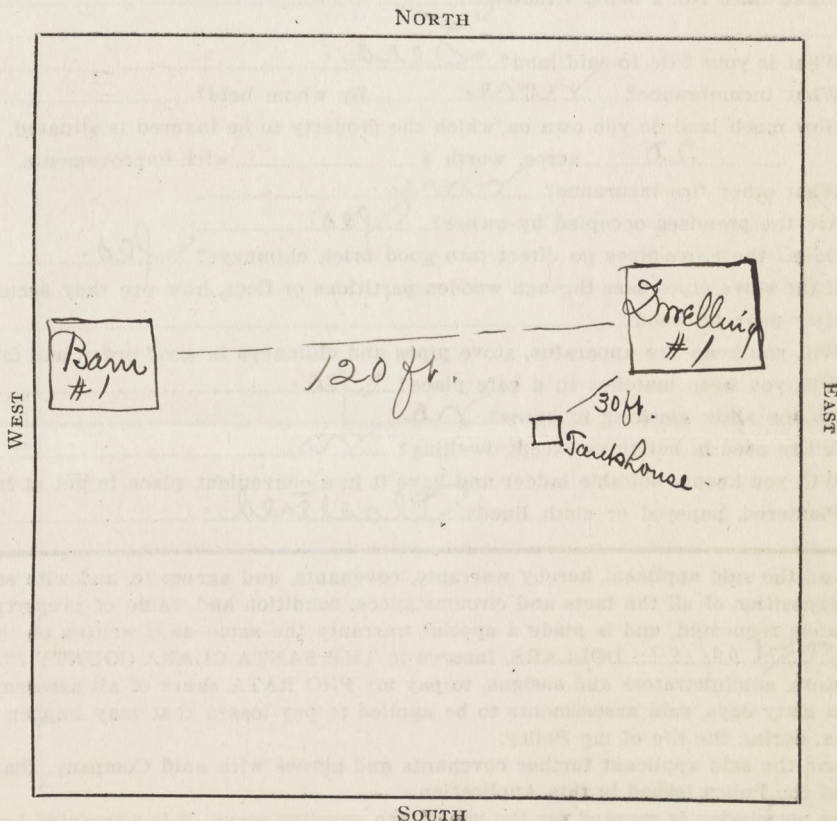
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4728

# APPLICATION

OF

W.A. Rice

Sanatoga

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3650.00

Expires day of

April 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 16.40

Premium

\$ 17.40

L. Johnson  
Inspector.

Approved

Apr. 23" 1923.

President.

E. O. Taylor

Secretary.



#4727.

Rate: 2810 @ 15 = 421.50  
665 " 30 = 199.50  
620

## APPLICATION

Of L. J. Church, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Four Hundred Seventy Five DOLLARS, for the term  
 of Three years, from the 19th day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>36 x 54</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }	3039	2025	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano	225	150	
On <u>Victrola (val. 115.00) and Records (35.00)</u>	150	100	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tankhouse</u>	200	135	
On Barn No. 1, <u>16 ft. wide</u> stories, <u>18 x 28</u> feet, built 1....., now in <u>good</u> repair, ..... roof	400	265	
On Barn No. 2			
On <u>6</u> Tons of Hay		60	
On <u>300 fruit boxes - while in transit</u>	30	20	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>1 - Horse Truck</u>	25	15	
On Harness and Robes -	40	25	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>400 - 8 ft. fruit trays - in shed</u>	90	60	
On <u>Wood shed, 12 x 16 ft. - Shingle roof -</u>	150	100	
On <u>Tray shed, 24 x 28 ft. - gal. iron roof -</u>	180	120	
On			
Total amount		3475	

House and Barn No. 1 being situated on Fruit Vale Avenue, about 5 miles  
East of Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held? Marj L. Church
- How much land do you own on which the property to be insured is situated, and what is its value? Eleven acres, worth \$..... with improvements. (The title to property insured herein is hereby recognized as assumed under this Jan. 1922 Policy.)
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered and lately papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3475 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of April 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 18.60

Total, \$ 19.60

Less - \$ 8.90 - Return on Cash Policy #4231.

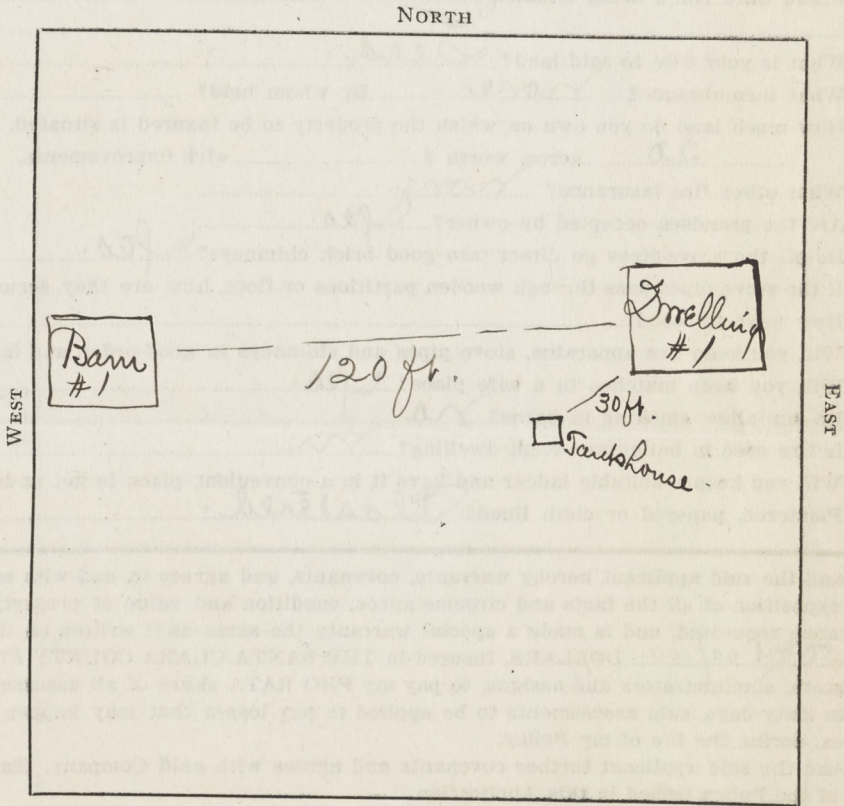
\$10.70 - Paid - April 21, 1920

L. J. Church APPLICANT.



# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



An out building, except a barn or stable, which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

Office, 1920. President. Secretary.

Having purchased of the Santa Clara County Fire Insurance Company, and the said Policy No. 1-27 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said of insurance under the conditions which it was issued, and agree I hereby accept the said Policy of insurance and be governed by the By-Laws of the above Association to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed John M. Taylor.



## APPLICATION

Of W.A. Rice, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Six Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 20th day of April 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>40</u> x <u>36</u> feet, built 1____, now in <u>good</u> repair, <u>Shingle</u> roof	<u>6000</u>		
On wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof	<u>1500</u>	<u>3000</u>	<u>add 500 mpr.</u>
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	<u>150</u>	<u>300</u>	
On _____			
On Piano _____	<u>300</u>	<u>200</u>	
On _____			
On _____			
On _____			
All while contained in dwelling No. _____	<u>375</u>		
On Windmill and Tank <u>and Tank house, 16 X 16 ft.</u>	<u>250</u>	<u>150</u>	<u>250</u>
On Barn No. 1, _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>3500</u>	<u>3650</u>	

House and Barn No. 1 being situated on Saratoga and Mountain View Road, 1/2 of  
a mile North of Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease.
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3650 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 16.40  
 Total, \$ 17.40

W.A. Rice APPLICANT.

Paid. - April 22, 1920.

3300 reserved, 350 added.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

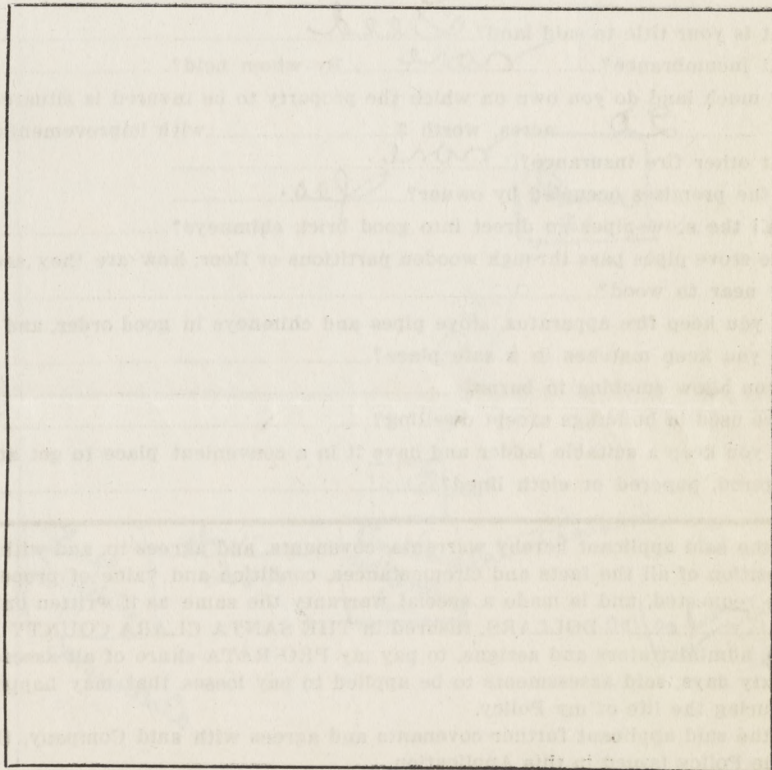
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No. 4729

## APPLICATION

OF

W.A. Rice

Daraboga Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1475.00

Expires 20 day of April 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 13.30

Premium

- - - \$ 14.30

Inspector.

L. H. Hinch

Approved Apr 23 1920

E. J. Pettit

President.

Ella D. Taylor

Secretary.



Of W. A. Rice, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred and Seventy five DOLLARS, for the term  
of Three years, from the 20th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <u>32 x 42</u> feet, built 1, now in repair, roof	450	300	
On Barn No. 2 <u>new shed, " 1920</u>			
On Tons of Hay			
On <u>Tractor - only while in Barn. (trucks old)</u>	1700	800	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Farm implements, - Plows, etc.</u>	500	200	
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>700 fruit trays @ 25¢ - while in Barn</u>		175	
On			
On			
Total amount		1475	

House and Barn No. 1 being situated on Saratoga and Mountain View Road,  
2 of a mile North of Saratoga  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1475 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of April 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 13.30  
Total, \$ 14.30

W. A. Rice APPLICANT.  
Saratoga  
Saratoga

Paid - April 22, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

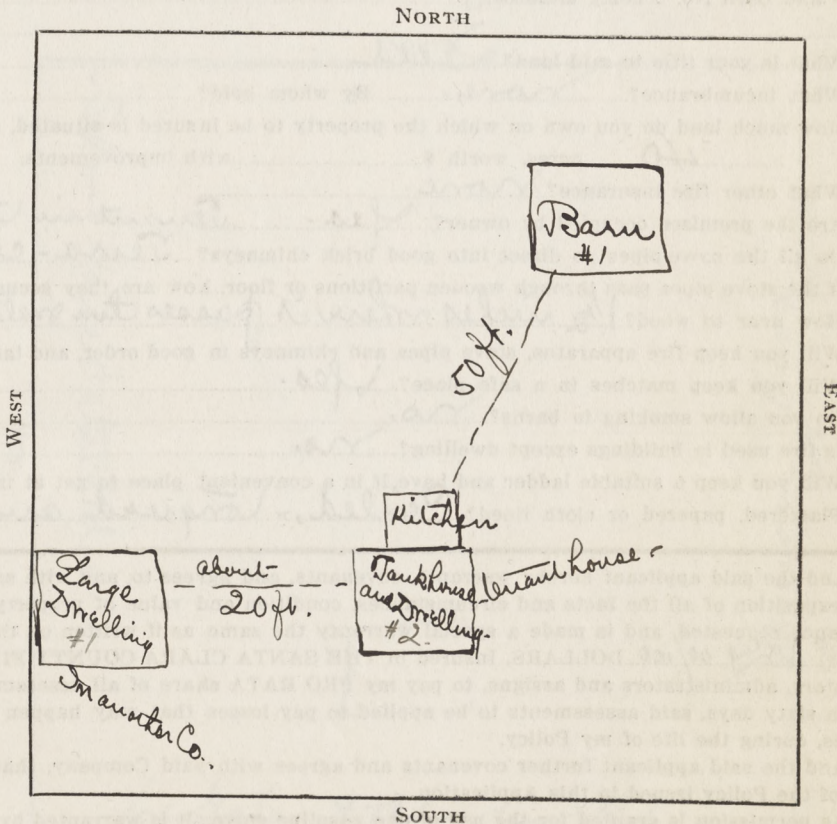
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4730

# APPLICATION

OF

Leo W. Henderson

Eupertino

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1830.00

Expires 20 day of April 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 17.40

Premium - - \$ 18.40

Renewal of # 3348.

Inspector-

Approved Apr. 14 1920

C. H. Pettit

President.

Edna Q. Taylor

Secretary.



# 128 ✓ #4730. Rate: 600 @ 25 = 1.50 1230 " 35 = 4.30 5.80 APPLICATION

Of Geo. W. Glendenning - Carpenter Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred Thirty DOLLARS, for the term  
 of Three years, from the 20th day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. <u>2</u> stories <u>16</u> x <u>16</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>gum</u> roof	900	600	
On wing <u>1</u> stories <u>14</u> x <u>12</u> feet, built <u>1894</u> , now in <u>repair</u> , <u>gum</u> roof			
On <u>(Including Tank House, Tank and Windmill)</u>			
On house No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. <u>1</u> , <u>2</u> stories, <u>32</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>gum</u> roof	750	500	
On Barn No. <u>2</u> <u>2</u> floors - <u>concrete foundation</u>			
On <u>20</u> Tons of Hay @ <u>10.00</u>		200	
On			
On <u>2</u> Horses			
On <u>1</u> Horse Wagon ( <u>6</u> ton - <u>good</u> )	300	200	
On Horse Spring Wagon	150	100	
On Horse Buggy			
On <u>1</u> Horse <u>Phaeton</u> <u>Truck</u>	135	90	
On			
On Harness and Robes - <u>2</u> set - <u>double</u> - <u>1</u> single	45	30	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ , on Pump House, \$			
On			
On <u>1100</u> new fruit boxes - <u>white</u> in <u>Barn</u> .		110	
On			
On			
Total amount		1830	

House and Barn No. 1 being situated on North-East corner of the Homestead  
Road and Saratoga and Alviso Rd., 3 miles West of Santa Clara Co.  
 House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - Tenant in his house.
- Do all the stove-pipes go direct into good brick chimneys? Terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? Elbow on bracket outside
- How near to wood? 1 1/2 inches where it passes the wall - 1/2 in. up side of house.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Ceiled - tongued and grooved flooring.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1830 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 17.40  
 Total, \$ 18.40

Geo. W. Glendenning APPLICANT.  
Paid - April 21, 1920.



No. 4731.

# APPLICATION

OF  
Trustees of  
Dun School District  
Los Gatos  
Post Office  
Main Route A.  
Santa Clara County, Cal.

Amount Insured - - \$ 4500.00

Expires 22 day of April 1923.

Policy Fee - - - \$ 1.00

Mill Fee - - - \$ 40.50

Total amount paid - - \$ 41.50

*A. M. Little*

Agent.

Approved *A. M. Little* 23 1923.

President.

*Ella A. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ¼ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

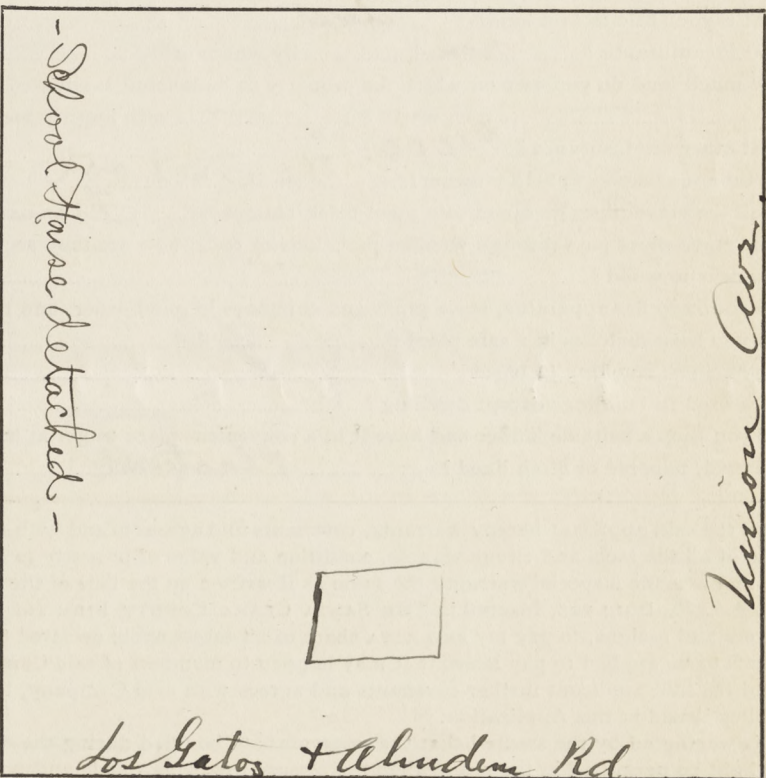
School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Insured - April 28*



135 ✓  
c

# 4731.

Date: 4500 @ 30 = 1350

# APPLICATION

Trustees of

Of Union School Dist. Los Gatos Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Forty five Hundred (\$4500.00) DOLLARS, for the term

of 3 years, from the 22 day of April 1920 if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
<u>School house</u>			
On dwelling No. 1, <u>2</u> stories <u>45</u> x <u>62</u> feet, built <u>1914</u> , now in <u>fine</u> repair, <u>Shingle</u> roof	<u>\$7000.00</u>	<u>\$4500.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1000.00</u> , on Pump House, \$ <u>500.00</u>			
On			
On			
On			
On			
Total amount		<u>4500</u>	

Expired - April 22, 1923  
Canceled - not renewed

Notified  
ap. taken for signatures

School House and Barn No. 1 being situated on corner of Union Ave. and Los Gatos and Almaden Road, Santa Clara Co., Cal.

House and Barn No 2 being situated

1. What is your title to said land? deed
2. What incumbrance? none By whom held? Union School Dist.
3. How much land do you own on which the property to be insured is situated, and what is its value? 1/2 acres, worth \$ 1000.00 with improvements.
4. What other fire insurance? \$1000.00
5. Are the premises occupied by owner? as a school
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Plastered
8. How near to wood? Plastered
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? Yes
12. Is fire used in buildings except dwelling? Yes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of April 1920

Policy Fee, \$ 1.00  
Mill " \$ 40.50  
Total, \$ 41.50

Paid - April 28, 1920.

ap. taken by  
clerk for signatures

Union School District  
Mrs A. H. Downing Clerk



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

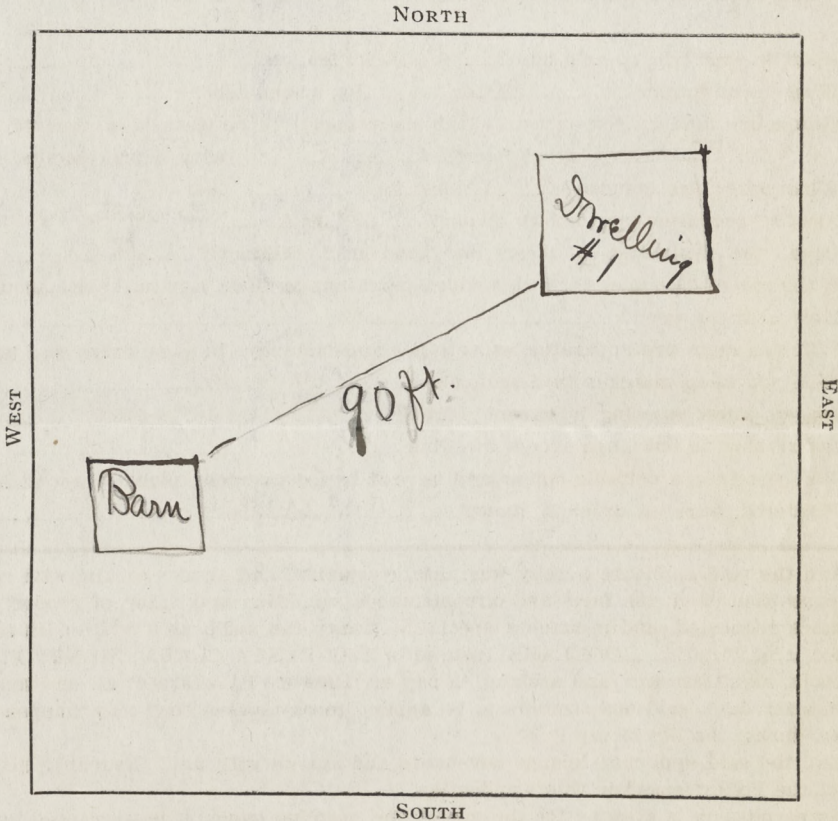
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1732.

APPLICATION

OF

Miss Abby J. Roberts,  
855 Hadding St.,  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2250.00  
Expires 22 day of April 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 10.10  
Premium - - \$ 11.10

Renewal of #3342.  
Inspector.  
Approved Apr. 23 1923.  
E. J. Pettit, President.  
Ella Q. Taylor, Secretary.



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#4732.

Date: 2250 @ 15 = 3.37

# APPLICATION

Of Abby P. Roberts - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage by  
fire, for the sum of Two thousand Two Hundred Fifty DOLLARS, for the term  
of Three years, from the 22 day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>70</u> x <u>40</u> feet, built <u>1888</u> , now in <u>good</u> repair, <u>Shing</u> roof	3000	2000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	400	250	500
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	3400	2250	

Expired - Apr 22, 1923.  
Renewed - #6230

House and Barn No. 1 being situated at # 855 Hedding St. - In Chapman and Davis Tract, about 2 miles North-West of San Jose, S.C.Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
About One acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes - Tenant in 1/2 of House (Mrs. Mather)
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250 @ 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.10  
Total, \$ 11.10

Abby P. Roberts APPLICANT.

Paid - May 27, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

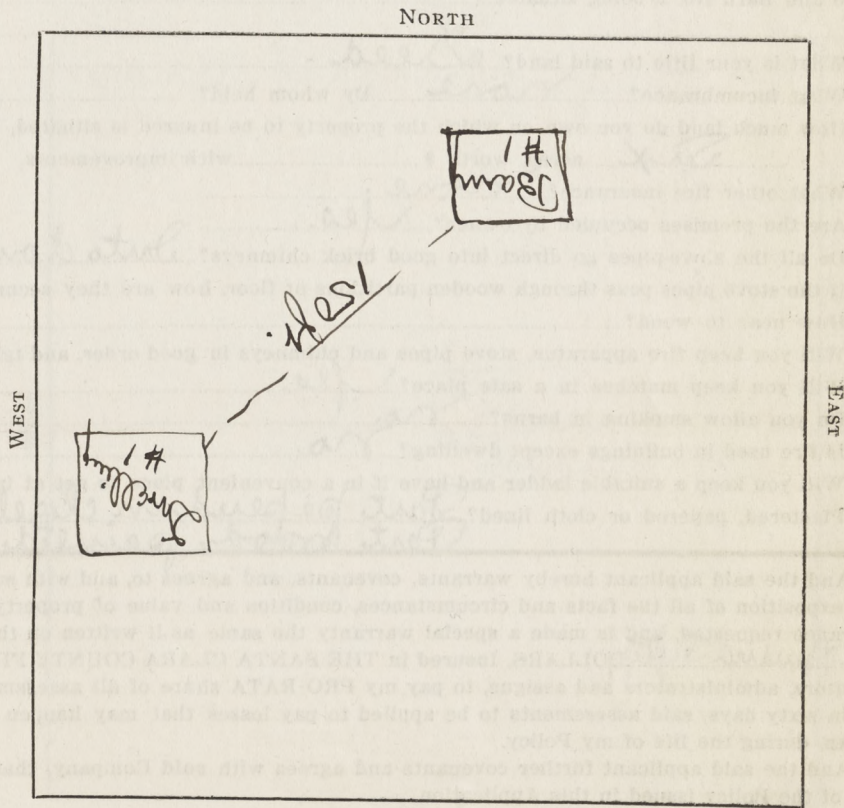
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



NORTH

SOUTH

WEST

EAST

No 4733.

## APPLICATION

OF

Mrs. Hannah D. Dyer.

San Jose Route 1.  
Box 356.  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 850.00

Expires 23 day of

April 1922.

Policy Fee

\$ 1.00

Rate Fee

\$ 3.30

Premium

\$ 4.30

Renewal of #3796.

Inspector.

Approved

Apr. 23 1922

E. H. Pettit.

President.

E. A. Taylor.

Secretary.



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#4733  
APPLICATION

Rate:  $600 @ \frac{15}{30} = .90$   
 $250 = .75$   
1.65

Of Hannah G. Gover, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred and Fifty DOLLARS, for the term  
of Two years, from the 23rd day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>33</u> x <u>36</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>paper</u> roof	<u>800</u>	<u>500</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>75</u>	<u>50</u>	
On <u>      </u>			
On Piano <u>      </u>	<u>75</u>	<u>50</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>25</u> x <u>40</u> feet, built <u>1910</u> , now in <u>      </u> repair, <u>      </u> roof	<u>400</u>	<u>250</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>1250</u>	<u>850</u>	

Horse and Barn No. 1 being situated on East side of Sunset Ave. between  
Lindrum and Kameron Aves., East San Jose, S.C. Co., Cal.  
House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Six acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Into double galv. in flue - air space
- If the stove pipes pass through wooden partitions or floor, how are they secured? between pipes
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Part papered on closely latched lining.  
Part wood, painted and kalsomined

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred and Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.30  
Total, \$ 4.30

Paid - April 23, 1920 -

Hannah G. Gover APPLICANT.  
per Isaac Gover



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate. Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.

Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

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Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

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Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

no other bldgs on property -  
Barn and Smelling rooms

SOUTH

1573

No. 47314

## APPLICATION

Dr. C. A. Crockett

and W. L. D. Crockett.

#330 So. 16 St. St.

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 500.00

Expires 23 day of April 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 1.90

Premium

\$ 2.90

Inspector.

D. M. Zetter

Approved

May 1 1921

President.

E. A. Taylor

Secretary.



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#4734.

Rate 500 @ 38 = 1.90

# APPLICATION

Jr. C. A. Crockett.  
Of W. D. Arnett.

Santa Jose'

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Five Hundred and 00/100 DOLLARS, for the term of one years, from the 23 day of April 1920, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, 2 stories, 26 x 26 feet, built 1, now in fair repair, shingle roof			
On Barn No. 2 Lean-to, 13 x 26 - 1 story - shingle roof			
On Tons of Hay (Smelling rooms and Barn connected)	750	500	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		500	

House and Barn No. 1 being situated on combined Coke Lane, between Plummer Ave. and Almaden Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? 20,000.00 By whom held? Salvatore Di Salvo - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 2.0 acres, worth \$ 40,000.00 with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? no
- Do all the stove-pipes go direct into good brick chimneys? terra-cotta Chimney
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? yes
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? cloth & papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.90  
Total, \$ 2.90

Paid - May 25, 1920.

C. A. Crockett  
W. D. Arnett  
by C. A. C.

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

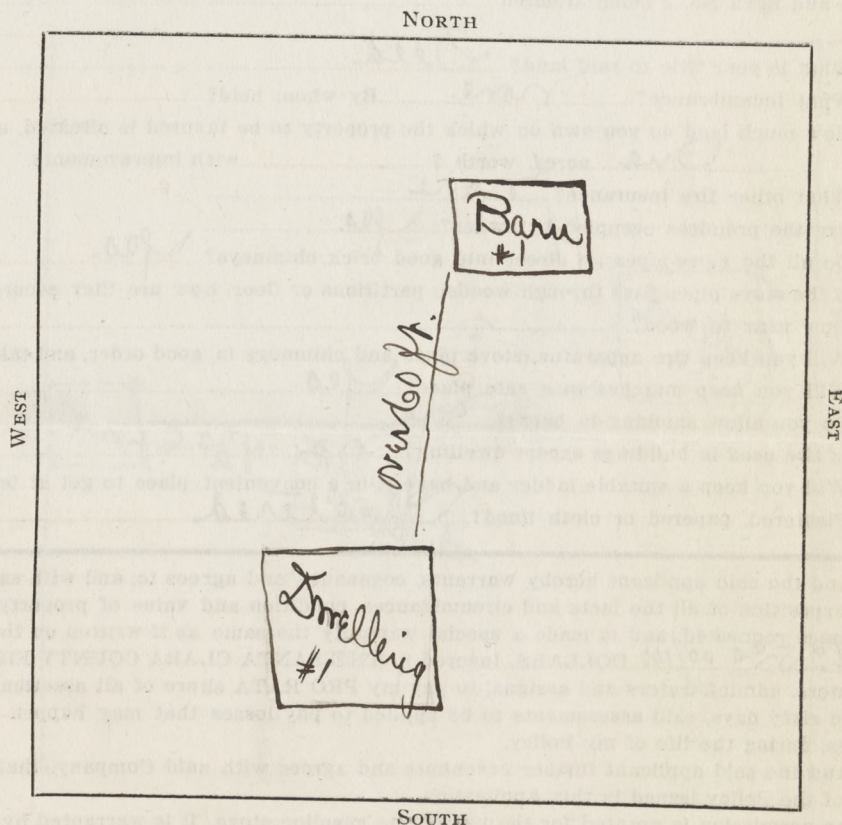
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4735.

# APPLICATION

OF

Mrs. Mary P. Rose.

William St.,  
San Jose

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2425.00

Expires 24 day of April 1923,

Policy Fee

- \$ 1.00

Rate Fee

- \$ 11.90

Premium

- \$ 12.90

Renewal of #3341.

Inspector.

Approved May 1, 1920.

1920.

President.

Secretary.



122 ✓  
#4735. Date: 2200 @ 15 = 3.30  
225 " 30 = .67  
3.97  
APPLICATION

Of Mary P. Ross San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-four Hundred and Twenty-five DOLLARS, for the term  
of Three years, from the 24th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>35</u> x <u>50</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3300	2200	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, ..... stories, <u>20</u> x <u>34</u> feet, built 1 ....., now in ..... repair, ..... roof	350	225	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	3650	2425	

House and Barn No. 1 being situated on North side of Millon St. opposite  
Settle Ave. near San Jose. Santa Clara Co. Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Deed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2425 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.98  
Total, \$ 12.98

Mary P. Ross. APPLICANT.

Paid - April 24, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

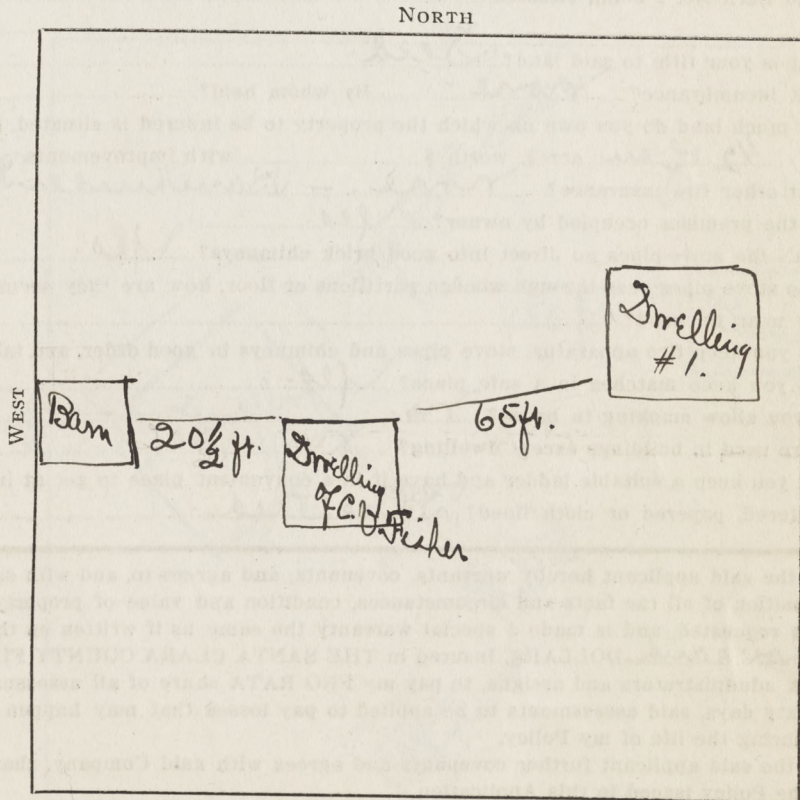
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24736.

# APPLICATION

OF

Mrs. Mary A. Fisher  
#49 So. Lincoln Ave.

San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2000.00

Expires 25 day of

April 1923.

Policy Fee

- \$ 1.00

Rate Fee

- \$ 9.00

Premium

- \$ 10.00

Renewal of #3355.  
Inspector.

Approved

May 1" 1921

C. J. Pettit,  
President.

Ella O. Taylor,  
Secretary.



#4736. Rate: 2000 @ .15 = 3.00  
**APPLICATION**

Of Mary L. Fisher - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand and 00/100 DOLLARS, for the term  
 of three years, from the 25th day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>75</u> x <u>36</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof } Including Tank and Pumping Engine	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof }			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situated at #49 South Lincoln Avenue, between Willow St. and Minnesota Ave., near San Jose, S.C., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Seed.
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 1/2 of an acres, worth \$        with improvements
- What other fire insurance? none - Bank under Policy #3440
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.00  
 Total, \$ 10.00

Paid - April 24, 1920.

Mary L. Fisher APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

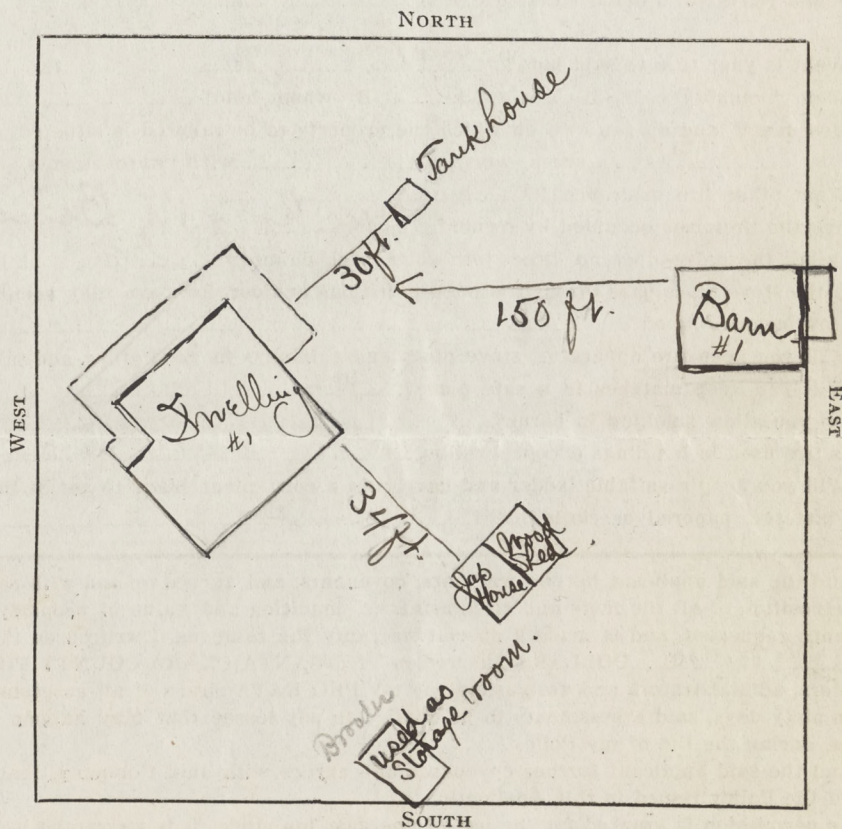
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4737

# APPLICATION

OF  
A.S. Fallett,  
Mrs. Ruth B. Ames.,  
Mrs. Mabel F. King  
% Mrs. Mabel F. King  
San Jose # 741 So. 6th St  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2133.00  
Expires 25 day of April 1922.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 7.40  
Premium - - \$ 8.40

Renewal of \$ 3797.  
Inspector.

Approved Mary L. 1920.  
W. J. Pettit, President.  
Edw. A. Taylor, Secretary.



130

#4737

Rate: 1800 @ 15 = 2.70  
333 " 30 = 1.00  
3.70

# APPLICATION

W.S. Tollett,  
Ruth B. Ames,  
Mabel F. King

San Jose

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Two Thousand One Hundred Thirty Three DOLLARS, for the term of Two years, from the 25th day of April 1920, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>59</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank and Tank-house <u>      </u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>20</u> x <u>40</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>500</u>	<u>333</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>2133</u>	

Exp. paid - Apr. 25, 1922  
Reversed - #

House and Barn No. 1 being situated on East side of the San Jose and Los Gatos Road, 2 1/2 miles North of Los Gatos, Santa Clara Co., Cal.

- House and Barn No. 2 being situated
- What is your title to said land? Lease
  - What incumbrance? none By whom held?
  - How much land do you own on which the property to be insured is situated, and what is its value? 30 acres, worth \$        with improvements.
  - What other fire insurance? none
  - Are the premises occupied by owner? yes by J.M. Brinson, a renter
  - Do all the stove-pipes go direct into good brick chimneys? yes
  - If the stove pipes pass through wooden partitions or floor, how are they secured?
  - How near to wood?
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
  - Will you keep matches in a safe place? yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? no. Brooder and Jap. houses not used.
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
  - Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2133 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.46  
Total, \$ 8.46

Mabel F. King  
Ruth B. Ames  
W.S. Tollett  
APPLICANT.

Paid - April 27, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

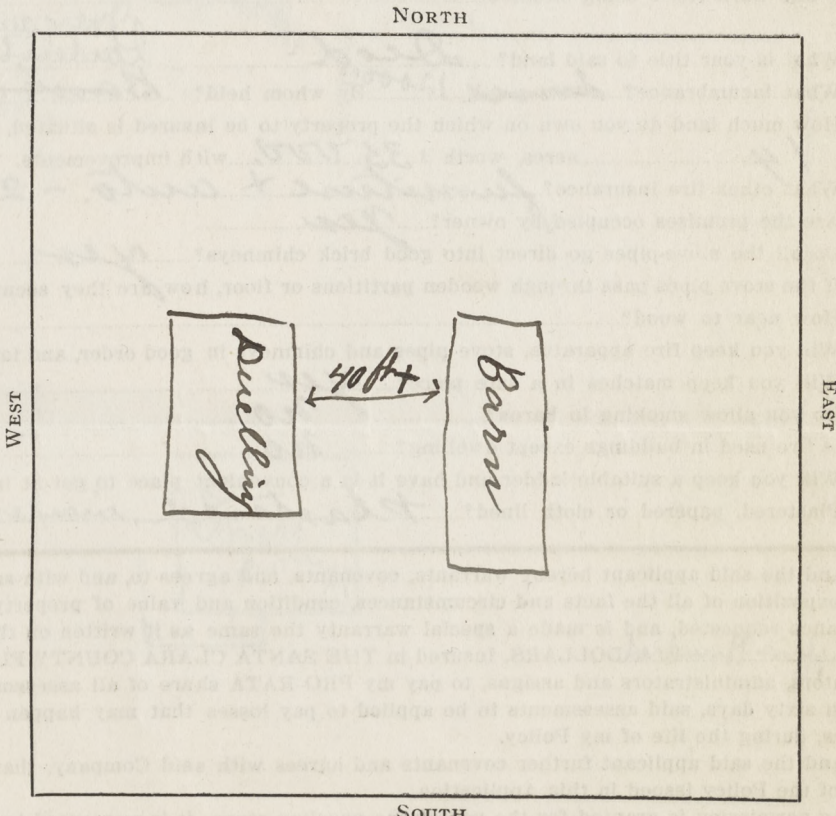
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Sheddedgo and distancess.*



No 4738.

# APPLICATION

OF

Winfield Turner,  
Route 1.  
Campbell Box 97  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00  
Expires 26 day of April 1925.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 35.00  
Premium - - \$ 36.00

Sign. H. Griffin  
Inspector.

Approved May 1 1925.

E. J. Whitte  
President.

E. A. Taylor  
Secretary.



135 ✓

#4738.

Rate: 3500 @ .20 = 7.00

# APPLICATION

Of Winfield Turner Postoffice, Santa Clara County, Calif.  
The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage  
fire, for the sum of Three thousand dollars, to be paid in full within 30 days after the date of loss.  
of 3 years, from the date of loss.

SAN JOSE, CAL., October 21 1922

It is under Having purchased of Estate of Winfield Turner the property described in  
property: Policy No. 4738 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said

On dwelling I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On no w I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On no w I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On house to pay all legal assessments and be governed by the By-Laws of the above Association.  
On house  
Wa

Signed Edith B. Turner

On  
On Piano  
On  
On  
On

All while contained in dwelling No.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

Total amount 3250 8500

House and Barn No. 1 being situated on Leigh Avenue, near Hamilton  
Avenue, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Bank of California
3. How much land do you own on which the property to be insured is situated, and what is its value? 14 acres, worth \$35,000, with improvements.
4. What other fire insurance? furniture + auto. - 2100. (Furniture in this Co. #4451. - \$1000.00)
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered, inside and outside.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1922

Policy Fee, \$ 1.00  
Rate Fee, \$ 35.00  
Total, \$ 36.00

Winfield Turner APPLICANT.

Paid - July 23, 1920.



# Classification of Risks

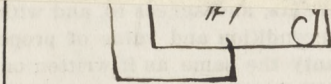
First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through side-walls, double basis rate.

## NOTICE TO INSPECTOR

On diagram show a  
sured, and all exposu  
feet; say just what  
occupied for, and ma  
figures between all  
on Diagram.



SOUTH

# APPLICATION

OF

W. L. Tomlinson,

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured	\$ 3200.00
Estimated day of April 1921	
Agency Fee	\$ 1.00
Rate Fee	\$ 6.40
Sum	\$ 7.40

Number of #4237.  
Inspector.  
Covered May 1st 1920.  
V. H. Pettit  
President.  
Ella O. Taylor  
Secretary.

## GARDEN CITY BANK AND TRUST COMPANY SAN JOSE, CALIFORNIA

Campbell, California.

June 22, 1923.

Santa Clara County Fire Insurance Co.,  
Porter Bldg.,  
San Jose, Calif.

Gentlemen:

Enclosed herewith find policy No.  
4738 in the name of Winfield Turner.

Kindly attach the usual mortgage  
clause to this policy making the loss,  
if any, payable to the Campbell Branch  
of the Mercantile Trust Company of  
California, and return the same to us  
at your earliest convenience.

Yours truly,

Campbell Branch,  
Mercantile Trust Company  
of California.

by

Patricia Aliso

Manager..

adjacent, are occupied by the same, the buildings, tho  
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

EAST



135 ✓  
2

#4738.

Rate: 3500 @ 20 = 700

# APPLICATION

Of Winfield Turner Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand five hundred DOLLARS, for the term  
of 5 years, from the 25th day of April 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>33</u> x <u>36</u> feet, built <u>1913</u> now in <u>good</u> repair <u>shingle</u> roof	<u>5250</u>	<u>3500</u>	
On <u>no</u> wing, <u>0</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> roof			
On <u>Leigh Ave 5 miles south of Hamilton</u>			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> now in <u>repair</u> roof			
On Barn No. 2			
On <u>1</u> Tons of Hay			
On			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On			
On			
On			
On			
Total amount	<u>5250</u>	<u>3500</u>	

House and Barn No. 1 being situated on Leigh Avenue, near Hamilton  
Avenue, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Bank of California
3. How much land do you own on which the property to be insured is situated, and what is its value? 14 acres, worth \$35,000 with improvements.
4. What other fire insurance? furniture + auto - 2100 (Furniture in the Co. #4451 - \$1000.00)
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered, inside and outside

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 35  
Total, \$ 36.00

Winfield Turner APPLICANT.

Paid - July 23, 1920.



First-class dwellings and contents, detached  
Basis rate, 15c on \$100.

1. One or more terra-cotta flues, extended through roof, floor, or side-walls, adds one to basis rate.

- Rate, 18c on \$100.
2. One or more stovepipes, extending side walls double basis re

On diagram show a  
sured, and all exposu  
feet; say just what  
occupied for, and ma  
figures between all  
on Diagram.

by

Manager.

SOUTH

adjacent, are occupied by the same family for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

# FAST

Post Office,  
al.

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1921

1.00

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760

237.

Inspector.

1945.

President.

Secretary.



135 ✓

#4738.

Rate: 3500 @ 20 = 7.00

# APPLICATION

Of Winfield Turner

10 10 00

Postoffice, Santa Clara County, Calif.

The Santa Clara County Fire Insurance Co.

fire, for the sum of Three thousand

of 5 years, from the 28th day of April 1920

SAN JOSE, CAL., October 21 1920

It is understood that

Having read purchased of Estate of Winfield Turner

the property described in

property and

Policy M No. 4738 in the Santa Clara County Fire Insurance Company, and the said Policy Y having been assigned to me by said

On dwelling

On no w

On La

On house

On household

Wa

I hereby accept the said Policy M of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Edith B. Turner

On

On Piano

On

On

On

All while contained

On Windmill and T

On Barn No. 1,

On Barn No. 2

On Tons of

On

On Horses

On Horse W

On Horse Sp

On Horse Bu

On Horse Ph

On

On Harness and Ro

All while contained

On Pumping Plant,

On

On

On

On

House and Barn No. 1

Caravan

House and Barn No. 2

1. What is your title

2. What incumbrance

3. How much land do

14

4. What other fire in

5. Are the premises

6. Do all the stove-p

7. If the stove pipes

8. How near to wood

9. Will you keep fire

10. Will you keep ma

11. Do you allow smol

12. Is fire used in buil

13. Will you keep a su

14. Plastered, papered

And the said applic

true exposition of all th

insurance requested, an

Thurston H. Hume

executors, administrator

within sixty days, said

penses, during the life o

And the said applic

part of the Policy issued

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1920

Policy Fee, \$ 1.00

Rate Fee, \$ 35.00

Total, \$ 36.00

Indies

Paid - July 23, 1920.

Winfield Turner APPLICANT.

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shall form a



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

When no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

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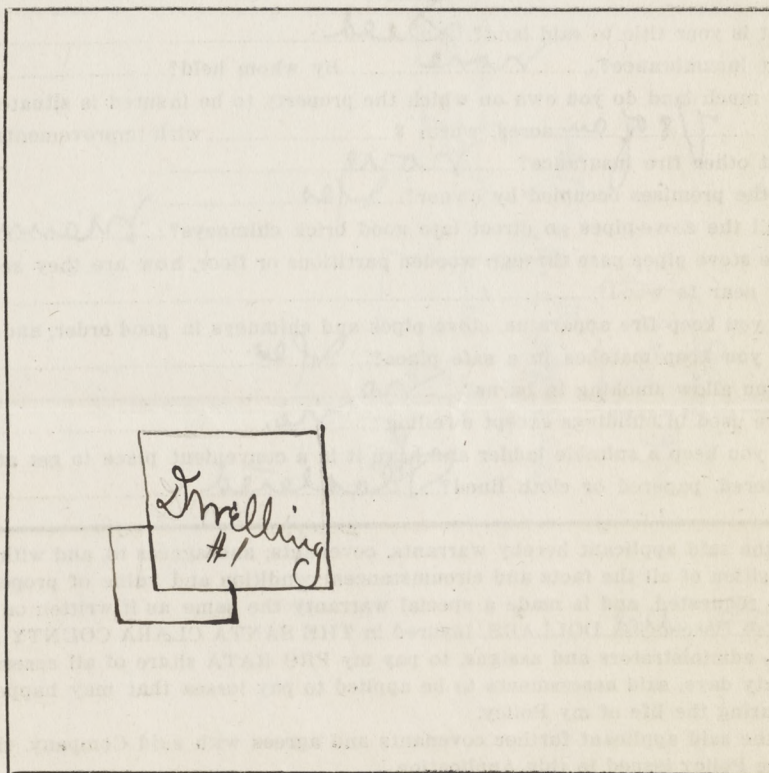
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When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No 4739

## APPLICATION

OF

W. L. Tomlinson,

Saratoga

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3200.00

Expires 26 day of April 1921

Policy Fee - - \$ 1.00

Rate Fee - - \$ 6.40

Premium - - \$ 7.40

Renewal of #4237.

Inspector.

Approved May 1st 1920.

C. J. Pettit

President.

Ella O. Taylor

Secretary.



# 4739. APPLICATION

Rate: 3200 @ 20 = 6.40

Of W. L. Tomlinson, - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty-two Hundred DOLLARS, for the term  
 of one years, from the 26th day of April 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>30</u> x <u>50</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>King</u> roof }	3500	2200	
On wing stories x feet, built 1, now in repair, roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1500	1000	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	5000	3200	

House and Barn No. 1 being situated on Saratoga and Mountain View Road  
about 1/8 of a mile North-East of Saratoga, S.C. Co. Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
7/8 of an acre, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Mann's Patent flue.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.40  
 Total, \$ 7.40

W. L. Tomlinson

APPLICANT.

Paid - April 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

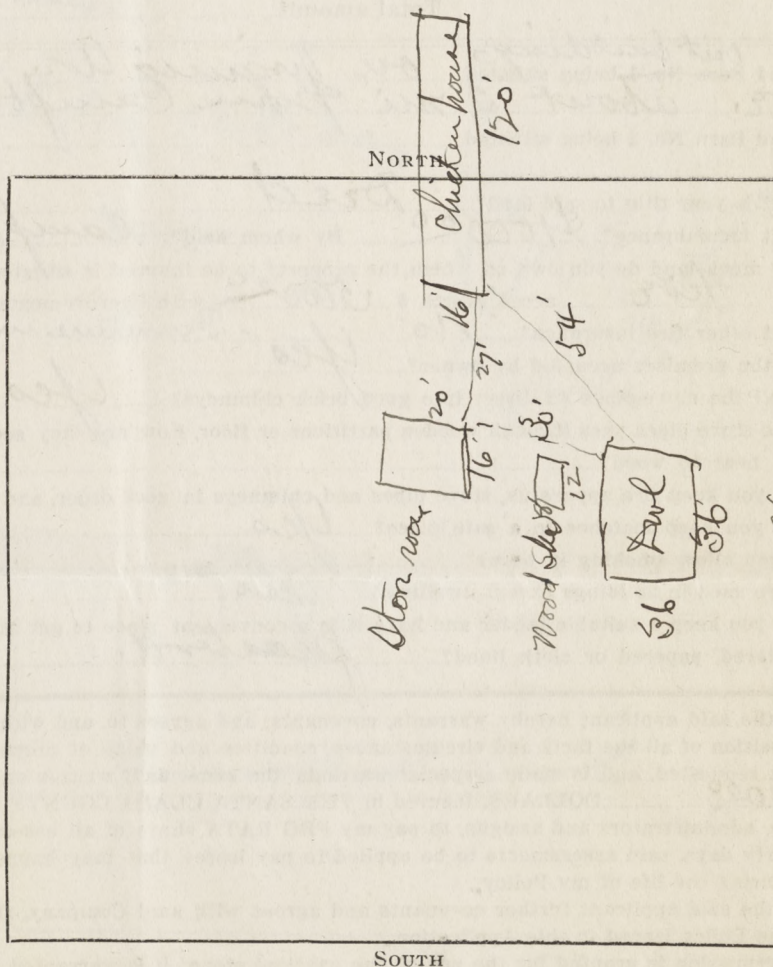
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



INSURANCE CO. OF CALIFORNIA  
J. W. Taylor, President.  
Secretary.

No. 14740

# APPLICATION

OF

Mrs. Della Standish

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1900.00

Expires 30 day of April 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.35

Premium - - - \$ 11.35

M. A. Boas Inspector.

Approved J. W. Taylor, 23rd 1923  
President.

J. W. Taylor Secretary.



123 ✓

#4740

Rate:  $1600 @ .15 = 240$   
 $300 @ .35 = 105$   
345

# APPLICATION

Of Mrs. Della Standish Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Nine hundred (900.00) DOLLARS, for the term  
of three years, from the 30th day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>36</u> x <u>36</u> feet, built <u>1912</u> , now in <u>gd</u> repair, <u>shg</u> roof	<u>2500.00</u>	<u>1600</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On <u>Store room and wood shed - shg roofs</u>	<u>150</u>	<u>100</u>	
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____	<u>300.</u>	<u>200</u>	
On <u>Chicken house, 16 x 120' shg roof</u>			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>1900</u>	

Expired - April 30, 1923.  
Renewed - 62444

House and Barn No. 1 being situated on Virginia Ave at intersection of Sherry Ave.  
about 2 mi from Campbell S.W.  
House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Dred
- What incumbrance? \$1000.00 By whom held? Campbell Branch Lyden City
- How much land do you own on which the property to be insured is situated, and what is its value? Four acres, worth \$ 1000.00 with improvements. (Loss payable)
- What other fire insurance? No - Furniture in another Co.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? \_\_\_\_\_
- Plastered, papered or cloth lined? plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1900.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of March 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.35  
Total, \$ 11.35

Mrs. Della Standish APPLICANT.

Paid - May 4, 1920.



No. 1741

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.

### NOTICE TO I

On diagram show  
sured, and all exp  
feet; say just whe  
occupied for, and  
figures between a  
on Diagram.

## APPLICATION

OF

Charles J. Carrasco  
or P. Hill

Post Office,

Santa Clara County, Cal.

Insured

\$ 2800 00

1 day of

May 1923

Fee

\$

1.00

Rate Fee

\$

17.10

1

\$

18.10

Inspector.

ed Apr. 17" 1920

President.

Secretary.

### GARDEN CITY BANK AND TRUST COMPANY SAN JOSE, CALIFORNIA

ADDRESS ALL REPLIES TO THIS COMMUNICATION TO  
CAMPBELL BRANCH, CAMPBELL, CALIF.

Campbell, California

October 2, 1922.

Santa Clara Co. Fire Ins. Co.,  
Porter Bldg.,  
San Jose, Calif.

Gentlemen:

Enclosed find your policy #4740  
in the name of Mrs. Della Standish.

Will you kindly attach the usual  
mortgage clause, making the loss, if  
any, payable to the Garden City Bank  
and Trust Company, and return the same  
to us?

Yours truly,

Patricia Alia

Manager.

a barn or a stable.  
When two or more buildings, adjoining or  
adjacent, are occupied by the same person for  
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are  
not exposures to each other.

EAST

Harvesting road

SOUTH



Rate:  $16.00 @ .15 = 2.40$   
 $300 \text{ " } .35 = \frac{1.05}{3.45}$

## APPLICATION

Of Mrs. Della Standish Campbell Postoffice, Santa Clara County, Calif., to  
The **Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Ninety hundred (\$1900.00) DOLLARS, for the term  
of three years, from the 30<sup>th</sup> day of April 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{1}{8}$ Value	Rate
On dwelling No. 1, <u>one</u> stories x <u>36</u> feet, built <u>1912</u> , now in <u>gd</u> repair, <u>shg</u> roof }	<u>2500<sup>00</sup></u>	<u>1600</u>	—
On wing ..... stories x ..... feet, built <u>1</u> , now in ..... repair, ..... roof }			
On ..... stories x ..... feet built <u>1</u>			
On house No. 2 ..... stories x ..... feet built <u>1</u>			
On hou.....			
V .....			
On .....			
On Pian.....			
On .....			
On .....			
On .....			
All while.....			
On Wind.....			
On Barn.....			
On Barn.....			
On .....			
On <u>X</u> .....	<u>50</u>	<u>100</u>	—
On .....			
On .....			
On .....	<u>00.</u>	<u>200</u>	—
On .....			
On Harne.....			
All while.....			
On Pump.....			
On .....			
On .....			
On .....			
On .....			
On .....			
House and ..... <u>ave</u>			
House and .....			
1. What i.....			
2. What i.....			
3. How m.....			
4. What o.....			
5. Are the.....			
6. Do all t.....			
7. If the st.....			
8. How ne.....			
9. Will you.....			
10. Will you.....			
11. Do you.....			
12. Is fire u.....			
13. Will you.....			
14. Plaster e.....			

And the true exposition of the foregoing is a full, just and insurance regulation, and is entered as a basis of the policy, and is the same as if written on the face of the Policy. For and in consideration of \$1900.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22<sup>nd</sup> day of March 1920

Policy Fee, \$	1.00
Rate Fee, \$	10.35
Total, \$	11.35

Mrs. Wella Standish APPLICANT.

Paid - May 4, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

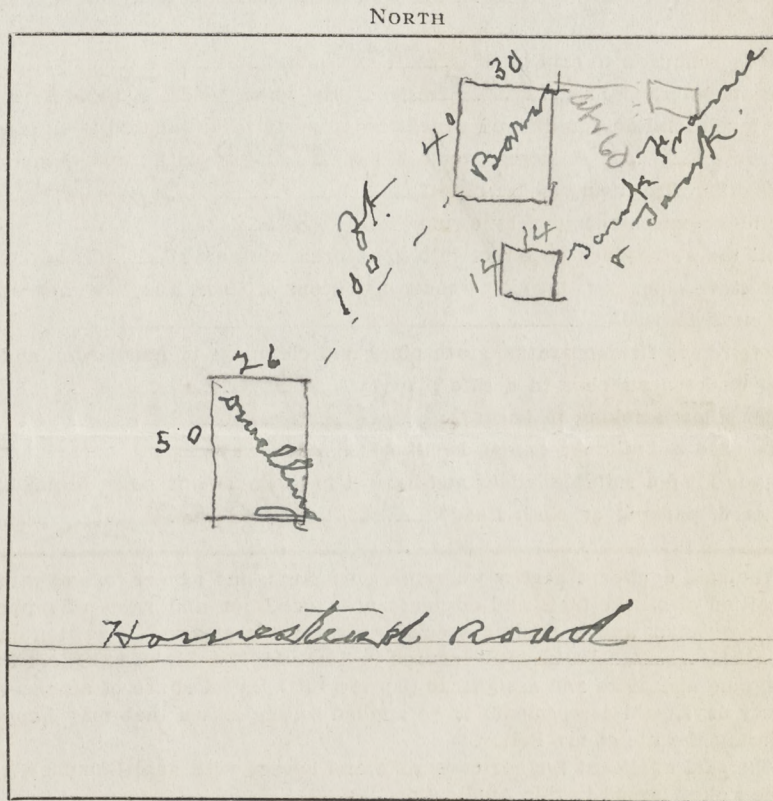
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 1741.

# APPLICATION

OF  
Claude J. Carrothers &  
Eva O. Hill

Inspector Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800 00

Expires 1 day of May 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 17.10

Premium - - - \$ 18.10

C. J. Carrothers

Inspector.

Approved Apr. 17" 1920

C. J. Carrothers

President.

Eva O. Hill

Secretary.



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#4741  
APPLICATION

Rate: 1800 @ 15 = 270  
1000 " 30 = 300  
570.

Of Claude J. Parrish & Eva B. Hall, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-eight Hundred DOLLARS, for the term  
of 3 years, from the 1 day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>26</u> feet, built <u>1922</u> , now in <u>fair</u> repair, <u>h</u> roof	<u>3000</u>	<u>1800</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1922</u> , now in <u>fair</u> repair, <u>shakes</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2			
On <u>6</u> Tons of Hay	<u>120</u>	<u>60</u>	
On			
On <u>2</u> Horses <u>75</u> each <u>Expired - May 1, 1923</u>	<u>250</u>	<u>150</u>	
On <u>2</u> Horse Wagon <u>Trucks</u> <u>Renewed - 6240</u>	<u>75</u>	<u>50</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes & Farm Tools	<u>75</u>	<u>50</u>	
All while contained in Barn No. 1			
On Pumping Plant, \$, on Pump House, \$			
On <u>Tank frame &amp; Tank, 14 x 14</u>	<u>75</u>	<u>50</u>	
On <u>700 ft. of hose</u>	<u>500</u>	<u>220</u>	
On <u>cultivators, plows &amp; harrows etc.</u>	<u>50</u>	<u>20</u>	
On			
Total amount		<u>2800</u>	

House and Barn No. 1 being situated No. side of Homestead Road  
about 7 mi. from Santa Clara  
House and Barn No. 2 being situated Santa Clara Co. Cal.

- What is your title to said land? Deed
- What incumbrance? 21000 By whom held? Nicola Siljput
- How much land do you own on which the property to be insured is situated, and what is its value? 29.37 acres, worth \$ 40000, with improvements.
- What other fire insurance? no - Furniture under #5753
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2800 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Apr 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.10  
Total, \$ 18.10

Paid - May 1, 1920.  
Claude J. Parrish APPLICANT.  
Eva B. Hall - per C. J. Parrish



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

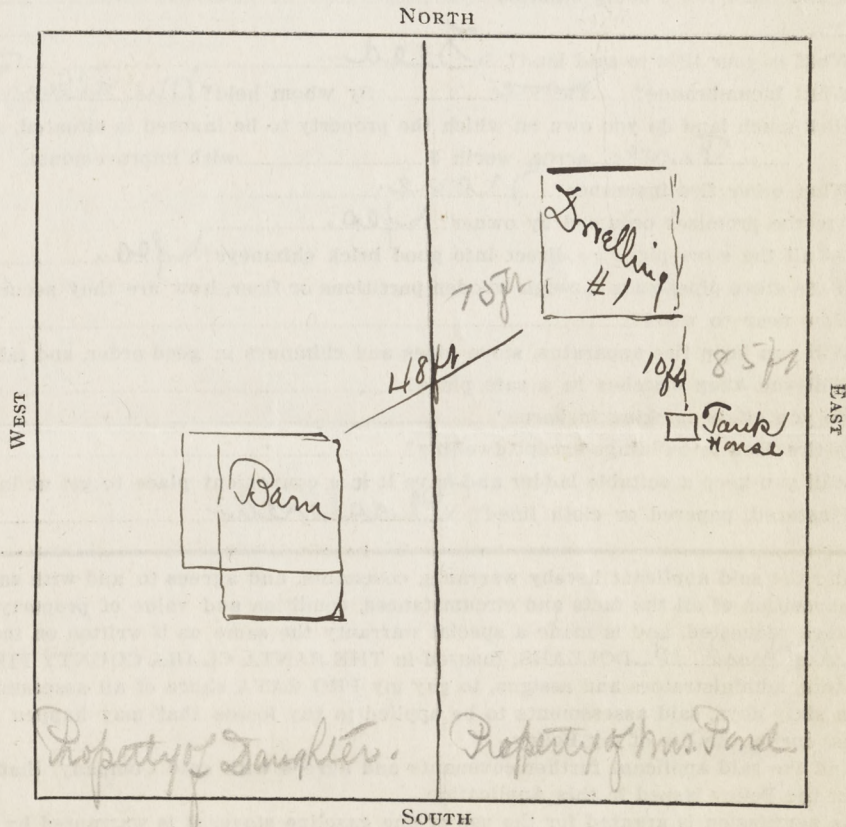
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4742

APPLICATION

OF

Mrs. Ellen Pond

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1500.00

Expires 1st day of May 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 9.00

Premium

\$ 10.00

Renewal of #3359.

Inspector.

Approved May 1st 1923.

C. J. Pettit

President.

Ellen A. Taylor.

Secretary.



Rate:  $1500 @ 20 = 300$

It is understood that the \_\_\_\_\_  
 property ask \_\_\_\_\_  
 \_\_\_\_\_  
 On dwelling \_\_\_\_\_  
 On wing \_\_\_\_\_  
 On \_\_\_\_\_  
 On house \_\_\_\_\_

Having purchased of Mrs. Ellen Ford the property described in  
 Polic 4 No. 4742 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said Mrs. Ellen Ford.  
 I hereby accept the said Policy 4 of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed *James Bakotich*  
*Antoniette Bakotich*

On dwelling No. \_\_\_\_\_ having been assigned to me by said \_\_\_\_\_ of Insurance under the condi  
On wing \_\_\_\_\_ I hereby accept the said Policy \_\_\_\_\_ of Insurance under the condi  
On \_\_\_\_\_ to pay all legal assessments and be governed by the By-Laws of th  
On house \_\_\_\_\_  
On household furniture, including Beds, Library, Wearing Apparel, Pa  
Ware and Provisions  
On \_\_\_\_\_ Signed J. C.  
On Piano \_\_\_\_\_ Ant  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
All while contained in dwelling No. \_\_\_\_\_  
On Windmill and Tank \_\_\_\_\_  
On Barn No. 1, \_\_\_\_\_ stories, \_\_\_\_\_ x \_\_\_\_\_ feet, built 1 \_\_\_\_\_, now in \_\_\_\_\_ repair, \_\_\_\_\_ roof  
On Barn No. 2 \_\_\_\_\_  
On \_\_\_\_\_ Tons of Hay \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_ Horses \_\_\_\_\_  
On \_\_\_\_\_ Horse Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Spring Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Buggy \_\_\_\_\_  
On \_\_\_\_\_ Horse Phaeton \_\_\_\_\_  
On \_\_\_\_\_  
On Harness and Robes \_\_\_\_\_  
All while contained in Barn No. \_\_\_\_\_  
On Pumping Plant, \$ \_\_\_\_\_, on Pump House, \$ \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_

Total amount.

1500

# Application for Additional Insurance

Rate: 1000 @ 20%  
 Mile - 1/3 of a yr.

I hereby make application to the ***Santa Clara County Fire Insurance Company*** for insurance on the following described property, the same to be added to and become a part of Policy No. 4742 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4742.

Additional on Dwelling—			Valuation	Am't Insured	
On Dwelling—When Built?	Dimensions	Condition	1500	1000	00
On Barn--When Built?	Dimensions	Conditions			
On					
On					
On					

Amount Ins., \$ 1000.00 Premium, \$ 100.00 Survey, \$        Total, \$       

Dated this third day of January 1923.

Subscribed and sworn to before me this 10th day of July 1934

M. P. Vidovich Agent James and Antonette Bakotich Applicant

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April 1980.

Policy Fee, \$	1.00
Rate Fee, \$	9.00
Total, \$	10.00

APPLICANT.

Paid. - May 3. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

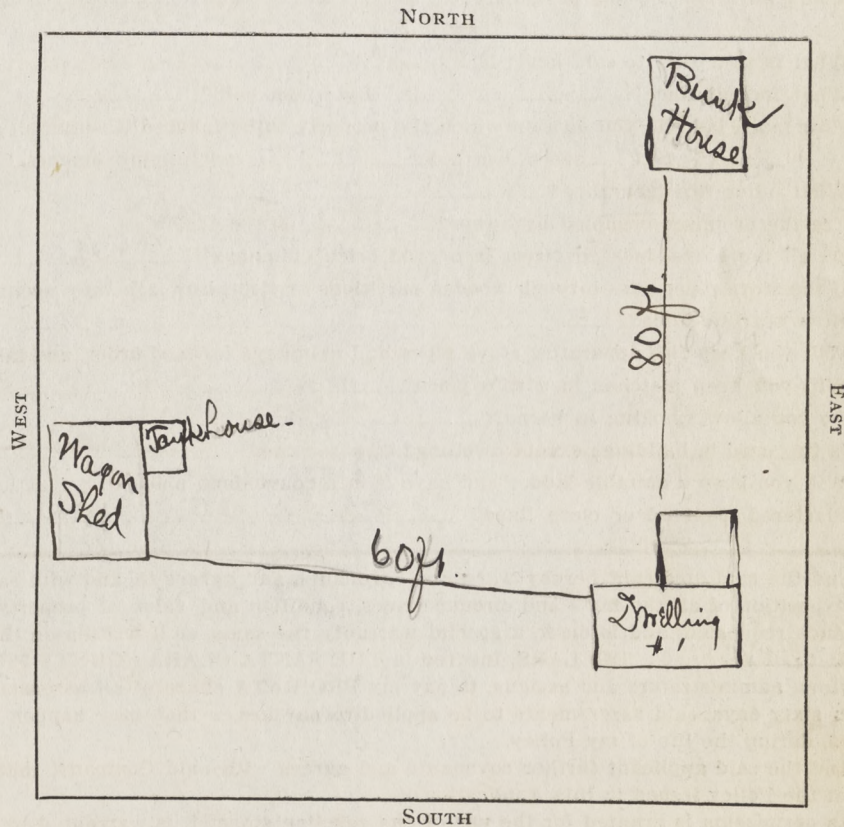
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4743.

# APPLICATION

OF

West Side Trust Lovers' Loan  
E. J. Pettit,  
Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 650.00  
Expires 2 day of May 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 3.60.  
Premium - - - \$ 1.60

Renewal of 2584.  
Inspector.

Approved May 1 1920  
E. J. Pettit.  
President.  
Ella J. Taylor.  
Secretary.



#4742  
APPLICATION

Rate: 1500 @ 20 = 300

141  
Of Mrs. Ellen Pond - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred DOLLARS, for the term  
of Three years, from the first day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>70</u> x <u>29</u> feet, built <u>1895</u> - added to since <u>now in good repair, Shingle roof</u>	2500	1500	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		1500	

House and Barn No. 1 being situated on Calderone Avenue, about 3/4 of a mile from Mountain View, - Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Seed
2. What incumbrance? None By whom held? Mrs. Ellen Pond - Loss Payable
3. How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$        with improvements. Jan. 3, 1923
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Fifteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of April 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 9.00  
Total, \$ 10.00

Ellen Pond APPLICANT.  
Paid - May 3, 1920.



# Classification of Risk

First-class dwellings and contents, detailed basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extra through roof, floor, or side-walls, adds on to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending roof floor, or side-walls, double basis rate, 30c on \$100.
3. Cloth-lining, for whole or any ceiling, unless closely tacked to board, papered or painted, adds one third rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 ft. from buildings classed as exposures; Rate, 25c on \$100.  
Dwellings less than 40 ft. from bldg as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barns or Stables, detached, rate with Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 30c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 30c on \$100.  
Fruit Houses, and Fruit Driers, Sheds, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches—Rate, 30c on \$100.  
Fruit and Hay, and other coverings; rate the same as buildings are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

ON

new's Aisin  
Dettit.

Post Office,  
Cal.

50.00

4 1923.

1.00

360.

260

584

Inspector:

1920

W. T. Dettit.

President.

Ellen Q. Taylor.

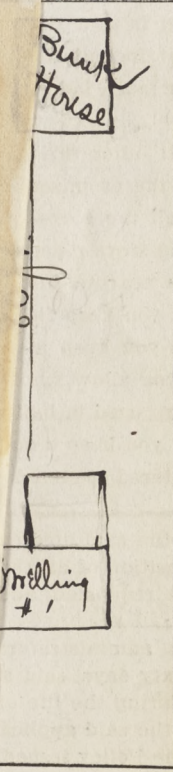
Secretary.

# Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for additional insurance on the following described property, the same to be added to and become part of Policy No. 17712 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 17712.

On Dwelling—When Built?	Dimensions	Condition	Value
On Barn—When Built?	Dimensions	Condition	Value
On Milling	Dimensions	Condition	Value
On	Dimensions	Condition	Value
On	Dimensions	Condition	Value
On	Dimensions	Condition	Value

Amount Ins. \$ 1000.00  
Premium \$ 1.00  
Total \$ 1001.00  
Date this Policy Surveyed \$ 1.00  
Agent James C. Dettit



EAST



#4743.  
**APPLICATION**

Rate: 500 @ 15 = 75  
150 " 30 = 45  
120

Of West Side Fruit Growers Assn - Cupertino. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred and Fifty DOLLARS, for the term  
of 3 years, from the 2nd day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>28</u> x <u>20</u> feet, built 1....., now in..... repair, <u>Shing</u> roof	750	500	
On wing..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>frame</u>			
On <u>Wagon and Tank</u> and <u>Wagon Shed</u>	150	100	
On Barn No. 1,..... stories,..... x..... feet, built 1....., now in..... repair,..... roof			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Vacant Out-Building</u> <u>old bunk house</u>	75	50	
On.....			
On.....			
Total amount.....		650	

House and Barn No. 1 being situated on North side of Stevens Creek Road  
about 5 miles West of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

- What is your title to said land? Seed
- What incumbrance? 80000 By whom held? Landers
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By tenant
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
- Will you keep matches in a safe place?.....
- Do you allow smoking in barns?.....
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
- Plastered, papered or cloth lined? Cloth-lined, closely latched and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred and Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of May 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.60  
Total, \$ 4.60

West Side Fruit Growers Assn  
by E. J. Pettit, Secy. APPLICANT.

Paid - May 28, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

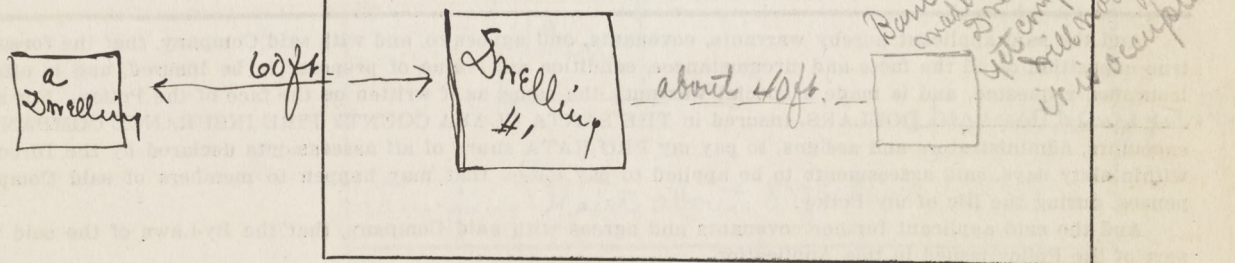
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4744

## APPLICATION

OF

Mrs Hattie A. Maynard,  
199 Minnesota Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2500.00

Expires 3 day of

May 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 9.00

Premium

\$ 10.00

Inspector

Renewal of # 4246.

Approved

May 5, 1921.

President.

Secretary.

Edward Taylor.



# APPLICATION

Of Hattie A. Maynard - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty-five Hundred DOLLARS, for the term  
 of One years, from the third day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>45</u> x <u>45</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>6750</u>	<u>4500</u>	
On wing _____ stories _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>4500</u>	

House and Barn No. 1 being situated on North side of Minnesota Avenue  
between Lincoln and Cherry Avenues near San Jose, S.C. Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

- What is your title to said land? Lease
- What incumbrance? none By whom held? \_\_\_\_\_
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ \_\_\_\_\_ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By a son, L.C. Maynard.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? \_\_\_\_\_
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Forty-five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.00  
 Total, \$ 10.00

Hattie A. Maynard APPLICANT.

Paid - May 1, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

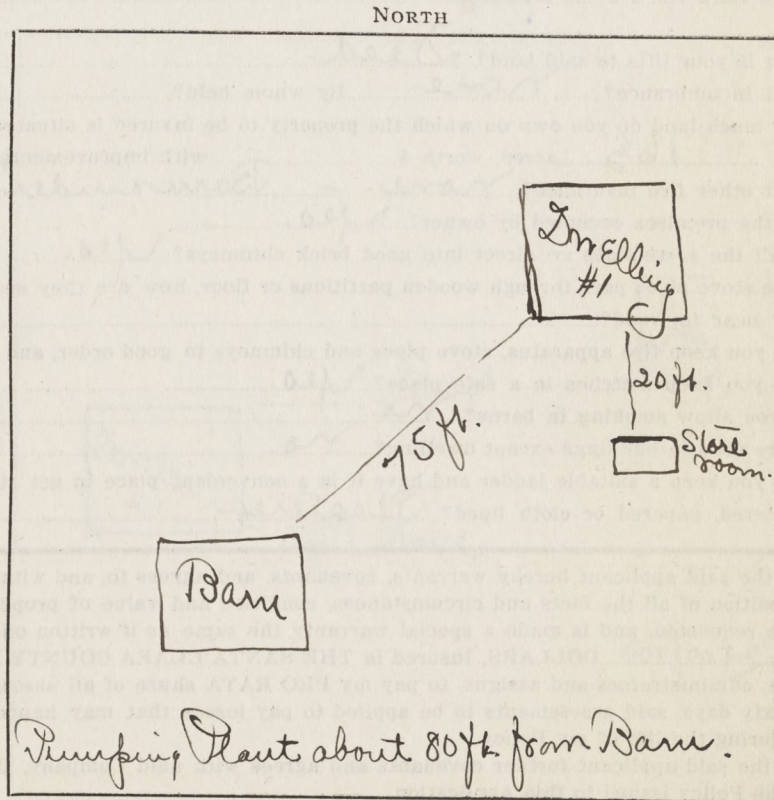
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 14745.

## APPLICATION

OF

Ms Margaret Durrell.  
Eupentio Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2850.00

Expires 3rd day of

May 1923

Policy Fee

\$ 1.00

Rate Fee

\$ 15.05

Premium

\$ 16.05

Renewal of # 3361.

Inspector.

Approved

May 1923

C. J. Taylor

President.

E. A. Taylor

Secretary.



#4745. Rate: 2350 @ 15 = 3.52  
500 " 30 = 1.50  
5.02

# APPLICATION

Of Mrs. Margaret Burrell, - Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand Eight Hundred Fifty DOLLARS, for the term  
 of Three years, from the Third day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>45</u> x <u>32</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	<u>1125</u>	<u>750</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions, <u>including Victrola, Cabinet,</u>			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Building Plant, 40 x 100 ft. - for pumping plant and derrick</u>	<u>150</u>	<u>100</u>	
On <u>Motor, Electrical equipment, and belt. -</u>	<u>600</u>	<u>400</u>	
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>27275</u>	<u>2850</u>	

House and Barn No. 1 being situated on South side of Homestead Road, about  
3 1/2 miles West of Santa Clara, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
16 1/2 acres, worth \$        with improvements
- What other fire insurance? none - Barn under Policy #4600.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2850 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 15.05  
 Total, \$ 16.05

Margaret Burrell APPLICANT.

Paid - May 6, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

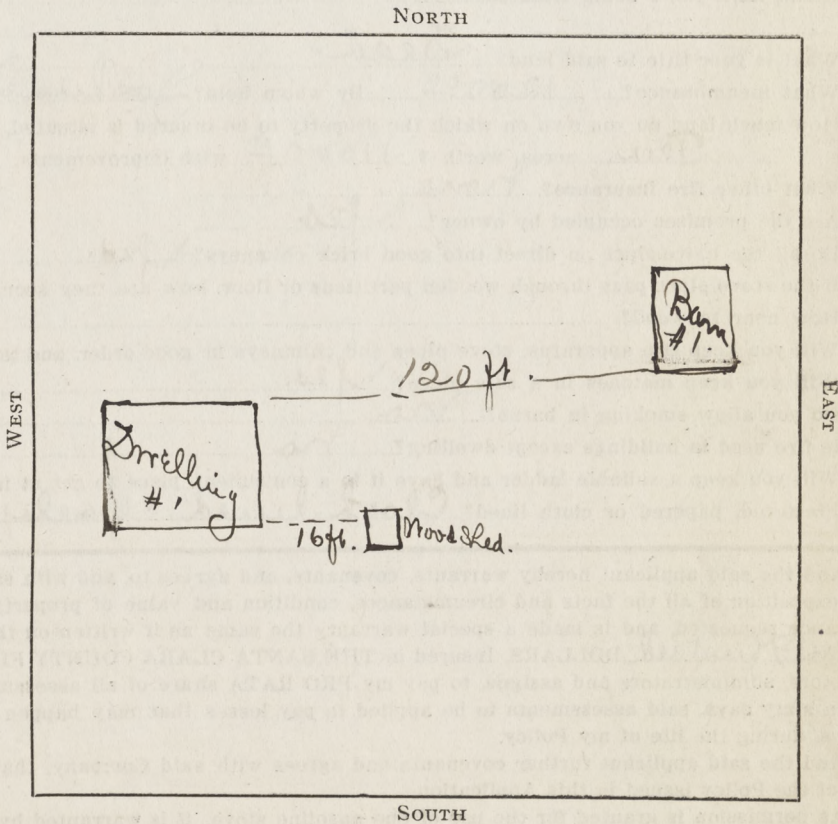
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4746.

APPLICATION

OF

Mr. Ada Adlen Struterant

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1200.00

Expires 5 day of May 1922.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 14.20

Premium

- - - \$ 5.20

Renewal of # 3807.  
Inspector.

Approved

May 7, 1920.

C. H. Pettit,  
President.

Edna A. Taylor,  
Secretary.



#4746.  
APPLICATION

Rate: 1000 @ .15 = 1.50  
200 " 30 = .60  
2.10

Of Ada Adler Sturtevant, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two hundred DOLLARS, for the term  
of Two years, from the fifth day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof } On wing stories x feet, built 1, now in repair, roof }	1500	1000	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>34</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1800	1200	

Expired - May 5, 1922.  
Renewed - 5706.

Application for Additional Insurance

Rate: 15¢ - Time: 1 yr.

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4746 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4746

On Dwelling - When Built? Dimensions Condition	Valuation	Am't Insured	
Additional -	4600.00	1500	(1000 already carried)
On Barn - When Built? Dimensions Conditions			
On Household contents: - furniture, etc. - while contained in dwelling No. 1. -	2000.00	500	
On			

Amort Ins., \$ 2000.00 Premium, \$ 3.00 Paid, May 31, 1921 6000.00 2000.00  
Survey, \$ Total, \$

Date this 30th day of May 1921

J. M. Wright Agent Ada Adler Sturtevant Applicant

ing the daylight only, when the reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 4.20  
Total, \$ 5.20

Ada Adler Sturtevant APPLICANT.

Paid - May 5, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

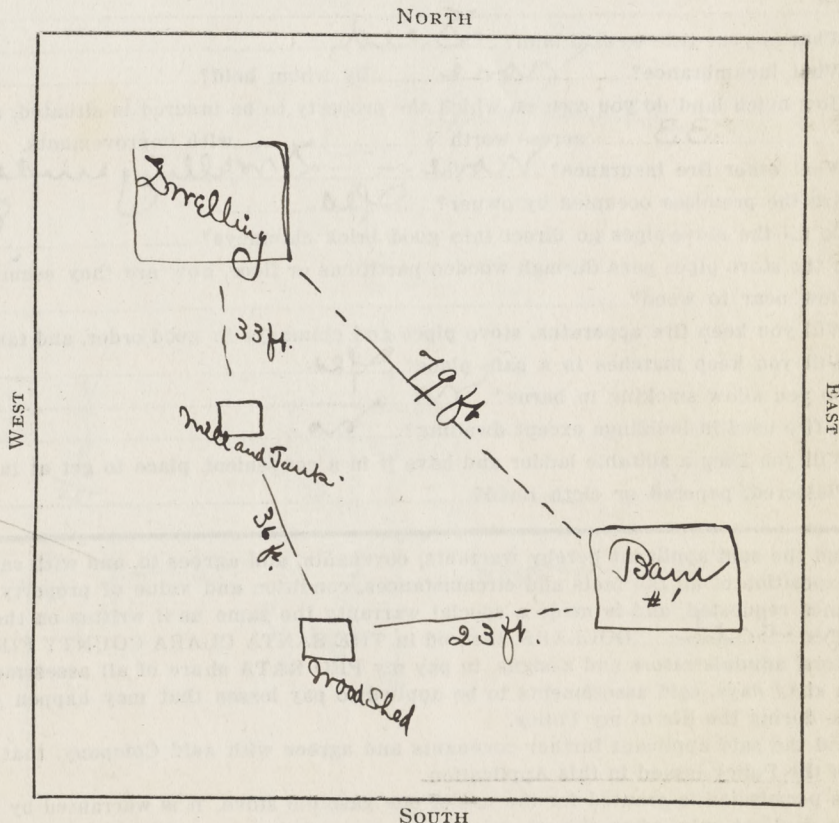
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24747

# APPLICATION

OF

Theodore Johnson  
San Jose Route C.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 600.00

Expires 6 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 5.40

Premium - - - \$ 6.40

Renewal of \$3363.  
Inspector.

Approved May 7, 1923

E. H. Bittick  
President.

E. A. Taylor  
Secretary.



143  
#4746. Rate: 1000 @ 1/5 = 1.50  
200 " 30 = .60  
2.10

APPLICATION

Of Ada Adler Sturtevant, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred DOLLARS, for the term  
of Two years, from the fifth day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>1</u> , now in <u>  </u> repair, <u>  </u> roof			
On <u>  </u>			
On house No. 2 <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>1</u> , now in <u>  </u> repair, <u>  </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>  </u>			
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>  </u>			
On Windmill and Tank <u>  </u>			
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>34</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>  </u>			
On <u>  </u> Tons of Hay <u>  </u>			
On <u>  </u>			
On <u>  </u> Horses <u>  </u>			
On <u>  </u> Horse Wagon <u>  </u>			
On <u>  </u> Horse Spring Wagon <u>  </u>			
On <u>  </u> Horse Buggy <u>  </u>			
On <u>  </u> Horse Phaeton <u>  </u>			
On <u>  </u>			
On Harness and Robes <u>  </u>			
All while contained in Barn No. <u>  </u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount <u>  </u>	<u>1800</u>	<u>1200</u>	

use and Barn No. 1 being situated on Johnson Avenue, just North of  
Campbell Ave., near Campbell, Santa Clara Co., Cal  
use and Barn No. 2 being situated   

What is your title to said land? Seed  
What incumbrance? 12000.00 By whom held? Joshua Downing  
How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ 11000.00 with improvements.  
What other fire insurance? none  
Are the premises occupied by owner? Yes  
Do all the stove-pipes go direct into good brick chimneys? Yes  
If the stove pipes pass through wooden partitions or floor, how are they secured?     
How near to wood?     
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
Will you keep matches in a safe place? Yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
Plastered, papered or cloth lined? Cloth-lined, closely locked and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
Twelve Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of May 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 4.20  
Total, \$ 5.20

Ada Adler Sturtevant APPLICANT.

Paid - May 5, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

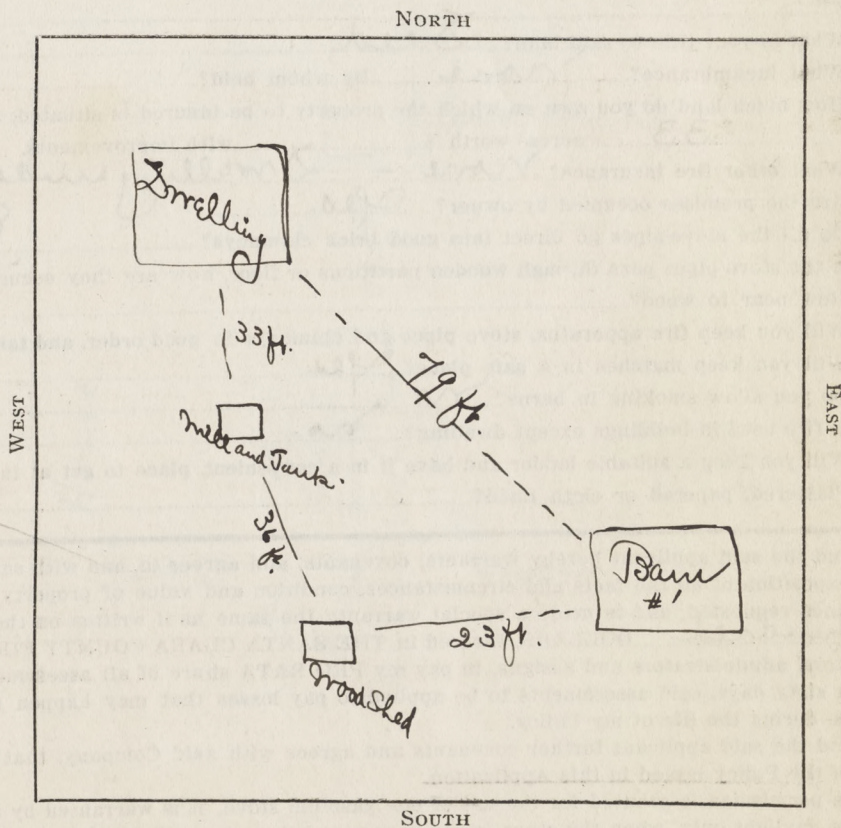
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4747

# APPLICATION

OF

Theodore Johnson  
San Jose, Route C.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 600.00

Expires 6 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 5.40

Premium - - - \$ 6.40

Renewal of #3363.  
Inspector.

Approved March 7, 1923  
C. H. Pettit, President.  
Ella A. Taylor, Secretary.



# 4747.  
APPLICATION

Rate: 600@30 = 1.80

Of Theodore Johnson - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Six Hundred DOLLARS, for the term  
of three years, from the sixth day of May 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, <u>1</u> stories <u>32</u> x <u>50</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>10.00</u>	<u>6.00</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>6.00</u>	

*Exp. paid - May 6. 1923.  
Renewed - 622/6.*

House and Barn No. 1 being situated on property of assured at junction of Monterey Road and Cottle Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
33 acres, worth \$..... with improvements.
4. What other fire insurance? none - Dwelling under Policy #
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Electric lights in Barn & dwelling
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of May 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 5.40  
Total, \$ 6.40  
Theodore Johnson APPLICANT.  
Paid - May 7. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

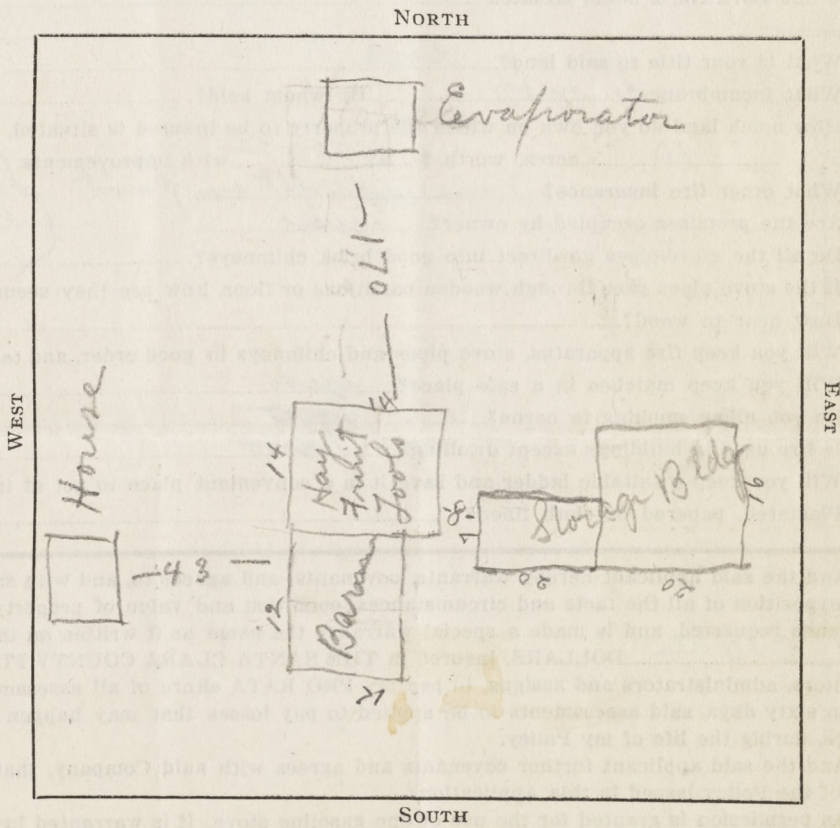
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4748.

# APPLICATION

OF

Frank Kilham

*Libron* Post Office,  
Santa Clara County, Cal.

Amount Insured

Expires..... day of May 1921.

Policy Fee	-	-	-	\$	1.00
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.....	Rate Fee	-	\$
.....	.....	-	\$ 2.00

Premium - - - - - \$

Inspector.

Approved *W. W. W.* 1913

President.

~~Secretary.~~



#4748.  
APPLICATION

Rate: 510 @ 40 = 204

Of Frank Killam Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 510.00 DOLLARS, for the term  
of 1 years, from the 6 day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On <u>Storage Bldgs no 2- 7-14 and 12x12 - 1916</u>	<u>75.00</u>	<u>50.00</u>	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On <u>Fresh &amp; dried fruit in Storage Buildings</u>	<u>450.00</u>	<u>300.00</u>	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, <u>14</u> x <u>26</u> feet, built <u>1912</u> , now in <u>repair</u> , <u>shakes &amp; steel</u> roof	<u>75.00</u>	<u>50.00</u>	
On Barn No. 2			
On <u>5</u> Tons of Hay <u>in storage &amp; stack</u>	<u>75.00</u>	<u>50.00</u>	
On <u>Blacksmith tools</u>	<u>37.50</u>	<u>25.00</u>	
On Horses			
On <u>1</u> Horse Wagon <u>Truck</u>	<u>37.50</u>	<u>25.00</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Trunk Traps (100)</u>	<u>15.00</u>	<u>10.00</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>765.00</u>	<u>510.00</u>	

Cancelled at request of  
assured - - Oct. 6, 1920.

House and Barn No. 1 being situated on Foothill Ave. Rancher district  
Gilroy township  
House and Barn No. 2 being situated

1. What is your title to said land? deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? None except on fruit Has no dried fruit on hand  
but operates an evaporator  
(will have fruit & grapes in season)
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 510.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.05  
Total, \$ 3.05

Frank Killam APPLICANT.

Paid - May 13, 1920.



1749

CATION

OF

Post Office,

ra County, Cal.

\$ 3100.00

May 1925

\$ 1.00

\$ 24.00

\$ 25.00

Inspector.

1920.

President.

Secretary.

Gilray Bolif Oct 5-1920  
 Santa Clara Co Fire Insurance Co  
 Dear sir

The Premium of 3.05 I donate to  
 you use it any way you like

I have enclosed Insurance  
 Policy No = 4748 Cancel the  
 Policy at once as I have  
 a Policy that covers the  
 place & the Crops it is  
 do small amount for 2 bonforn  
 & I wanted a little on the  
 Crops so I will have to  
 Cancel this my Crops  
 cost \$1000.00 this is only  
 500.00 on the Crops Fruit  
 Drying in the Crops & on  
 the Trees Less than 50% of  
 the Value If you should ever  
 take Crops in your Insurance  
 Let me know I expect Nearly all of  
 your members are Groves as Pine Groves  
 & they would like to Get the Fruit  
 Dried if it come Bad Weather.

Yours Truly Frank William

SOUTH



Rate:  $510 @ 4\% = 2.04$

On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof )	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate

Paid. - May 13, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

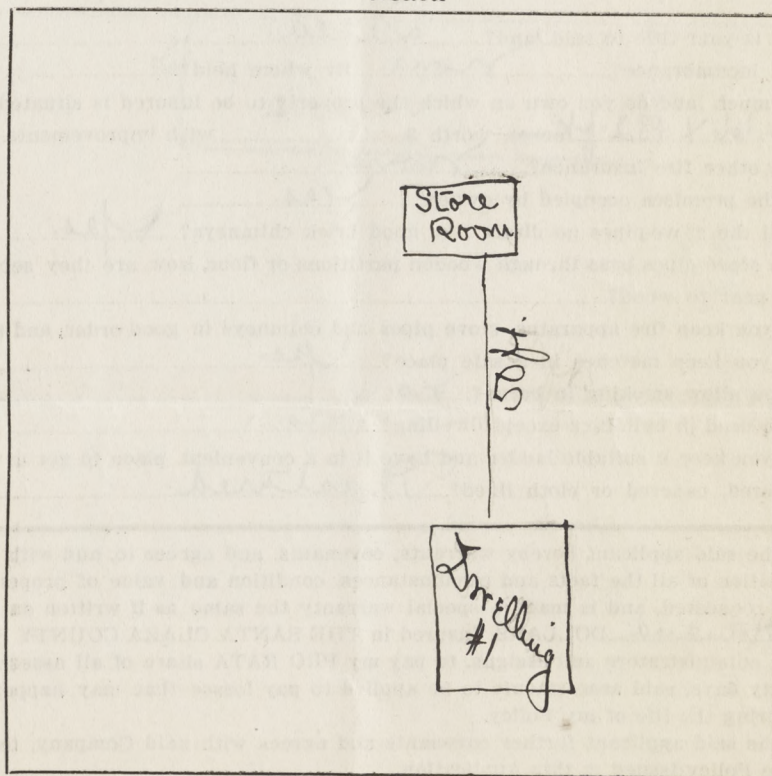
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4749

# APPLICATION

OF

*McElhannon*

*Superintendent* Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3100.00

Expires 7 day of May 1925

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 24.00

Premium - - - \$ 25.00

*Phas Law.*

Inspector.

Approved May 5" 1925,

*C. J. O'Connell*

President.

*E. A. Taylor*

Secretary.



# #4749. APPLICATION

Rate: 3000 @ 15 = 4.50  
100 " 30 = .30  
4.80

Of J.E. Gibson, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand One Hundred DOLLARS, for the term  
 of 5 years, from the 7th day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>31</u> x <u>42</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Single</u> roof			
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof	<u>3900</u>	<u>2600</u>	
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>      </u>	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1, <u>      </u> stories, <u>      </u> x <u>      </u> feet, built <u>1      </u> , now in <u>      </u> repair, <u>      </u> roof			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>Stone Room</u> <u>18x30 ft.</u>	<u>150</u>	<u>100</u>	
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>	<u>4650</u>	<u>3100</u>	

House and Barn No. 1 being situated on the Stevens Creek Road No. Side  
at Cupertino  
 House and Barn No. 2 being situated       

- What is your title to said land? Seed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Lot 66 x 182 ft. Acres, worth \$       with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand One Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 24.00  
 Total, \$ 25.00

J.E. Gibson APPLICANT.

Paid - May 6. 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

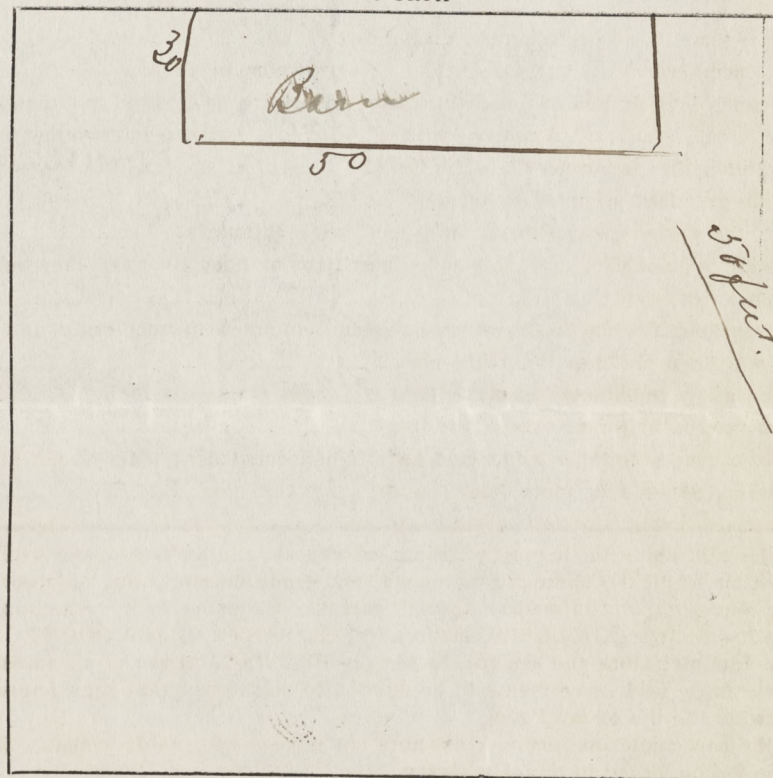
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *marked*

WEST



EAST

Building on next lot.

No 4750

# APPLICATION

OF

*L. D. Smith*

*Sanatoga* Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 920.00

Expires

7 day of May 1923

Policy Fee

\$ 1.00

Rate Fee

\$ 9.65

Premium

\$ 10.65

Inspector.

*L. Johnson*

Approved

May 13 1920

*C. J. Pettit*

President.

*Ella Q. Taylor*

Secretary.



146 ✓

#4750.

Rate: 920@35=3.22

# APPLICATION

Of L. S. Smith Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Nine Hundred and Twenty DOLLARS, for the term  
 of Three years, from the Second day of May 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,.....stories.....x.....feet, built 19 <u>19</u> , now in.....repair,.....roof	12.00	8.00	
On Barn No. 2.....		12.00	
On <u>12</u> Tons of Hay <u>In Barn No 1</u>			
On.....			
On.....Horses			
On.....Horse Wagon			
On.....Horse Spring Wagon			
On.....Horse Buggy			
On.....Horse Phaeton			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		920	

Expired - May 7, 1923.  
 Renewal - 6250

House and Barn No. 1 being situated Lot No Williams Addition to  
Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated.....

1. What is your title to said land? Lease
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? Size.....  
 acres, worth \$ 1600 with improvements.
4. What other fire insurance? None - Drilling under #5778.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place? no
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Nine Hundred and Twenty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Six day of May 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.65  
 Total, \$ 10.65

L. S. Smith APPLICANT.

Paid.. May 12, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

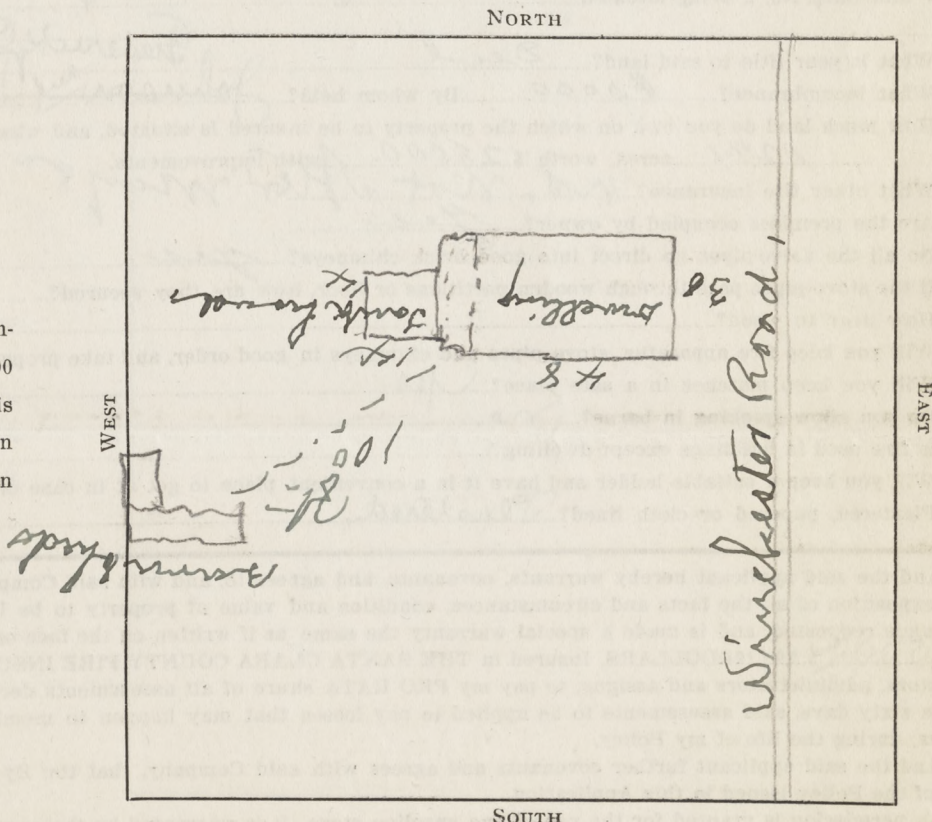
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4751.

## APPLICATION

OF

*C. B. Cook* Box 153  
*San Jose R. 2*  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2500.00  
Expires 8 day of May 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 11.25  
Premium - - \$ 12.25  
*C. B. Cook*  
Inspector.

Approved *W. M. Taylor* 1923.  
*W. M. Taylor* President.  
*W. M. Taylor* Secretary.



1,466 ✓

#4751.

Rate: 2500 @ .15 = 3.75

# APPLICATION

Of O B Couk Route 2 - Box 153 San Jose Cal. Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co.

fire, for the sum of 2500 DOLLARS for the term of 2 years, from the eighth day of March 1923

It is understood that the value of the property is estimated at 2500 DOLLARS, and the amount of insurance requested for does not exceed TWO THIRDS of the value of the property.

Having purchased of O.B. Couk the property described in

Policy M No. 4751 in the Santa Clara County Fire Insurance Company, and the said Policy

having been assigned to me by said O.B. Couk

I hereby accept the said Policy M of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Charles G Thompson  
by Miller atty

On dwelling  
On windmill  
On barn  
On house  
On house  
On piano  
On  
On  
On  
On

All while contained in dwelling NO.

On Windmill and Tank

On Barn No. 1, stories, x feet, built 1, now in repair, roof

On Barn No. 2

On Tons of Hay

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$, on Pump House, \$

On

On

On

On

Total amount 2500

House and Barn No. 1 being situated Santa Clara & Los Gatos Road at head of Moorpark Ave, 1st place So. of Winchester place, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed

2. What incumbrance? \$3000 By whom held? Johnson & Temple - Loss payable

3. How much land do you own on which the property to be insured is situated, and what is its value? 12 1/4 acres, worth \$28000 with improvements.

4. What other fire insurance? no, not after May 8

5. Are the premises occupied by owner? yes

6. Do all the stove-pipes go direct into good brick chimneys? yes

7. If the stove pipes pass through wooden partitions or floor, how are they secured?

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes

10. Will you keep matches in a safe place? Yes

11. Do you allow smoking in barns? no

12. Is fire used in buildings except dwelling?

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes

14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of April 1923.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

O.B. Couk APPLICANT.

Paid - June 7, 1920.

Property insured in another Co. May 1, 1923. Owner is to let us know about canceling this.

Exp paid - 2nd Canceled - May 8, 1923

Mr. Thompson reported that dwelling was insured with a Standard Co. before the Attorney made the transfer. Property was sold to him in 1921.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

## EXPOSURES.

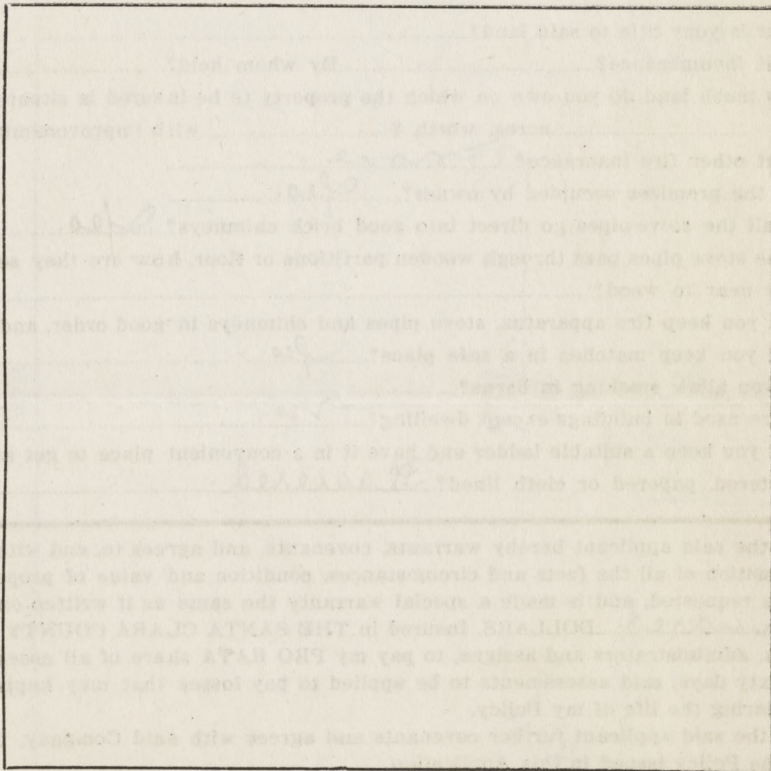
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



EAST

NORTH

SOUTH

No 4752.

# APPLICATION

OF

D.B. Cook

Route 2.  
Box 153.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 500.00

Expires day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 2.25

Premium - - - \$ 3.25

E. J. Pettit.

Inspector.

Approved May 5 1923

E. J. Pettit.

President.

E. A. Taylor.

Secretary.



1,466

#4751.

Rate: 2500 @ .15 = 3.75

# APPLICATION

Of O B Cook San Jose Cal. Route 2 - Box 153 Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by fire, for the sum of Twenty thousand and Five Hundred DOLLARS, for the term of 3 years, from the eight day of May 1920 if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>30</u> feet, built 1, now in repair, <u>1</u> roof	<u>3750</u>		
On wing <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof	<u>3500</u>	<u>2500</u>	
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On house No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On Piano			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On Barn No. 2			
On <u>1</u> Tons of Hay			
On <u>1</u> Horses			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On <u>1</u> Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
On <u>1</u> stories <u>1</u> x <u>1</u> feet, built 1, now in repair, <u>1</u> roof			
Total amount		<u>2500</u>	

House and Barn No. 1 being situated Santa Clara + Los Gatos Road at head of Moorpark Ave., 1st place So. of Winchester place, Santa Clara Co., Cal.  
House and Barn No. 2 being situated 12th St. + Winchester place, Santa Clara Co., Cal.

1. What is your title to said land? Deed
2. What incumbrance? \$3000 By whom held? Johnson and Temple - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.2 1/4 acres, worth \$28000 with improvements.
4. What other fire insurance? no, not after May 8
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? yes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

O. B. Cook APPLICANT.

Paid - June 7, 1920.



## Classification of R

First-class dwellings and contents,  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, through roof, floor, or side-walls, add to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, exte roof floor, or side-walls, double bas Rate, 30c on \$100.
3. Cloth-lining, for whole or a ceiling, unless closely tacked to papered or painted, adds one thi rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 4 from buildings classed as exposure on \$100.

Dwellings less than 40 ft. from b as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, Exposure and Stovepipe; Rate, Exposure and cloth-lining; Rate, Tank-houses, if near dwelling; Dwelling. If near Barn, rate w

Barns or Stables, detached, ra Dwelling rate. Rate, 30c on \$100

Barns or Stables, from 40 to buildings classed as exposures.— \$100.

Barns or Stables, less than 40 ings, classed as exposures,—Rate

Fruit Houses, and Fruit Dri Sheds, Shops, Storehouses, z buildings, detached; Rate, 30c c

Dairies and Cheese Factories— \$100.

Steam Engines, Boilers, etc.; \$100.

School Houses and Church Rate, 30c on \$100.

Fruit and Hay, and other co ings; rate the same as buildings in which they are contained.

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## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

SOUTH

EAST

ION

ite 2.  
1304153.  
Post Office,  
y, Cal.

500.00

May 1923.

\$ 1.00

\$ 2.25

\$ 3.25

Inspector.

Approved May 25 1923

President.

Secretary.

E. A. Taylor.



146

#4752.

Rate: 500 @ 15 = .75

# APPLICATION

Of O.B. Cook San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred DOLLARS, for the term  
of 3 years, from the eighth day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof }			
On wing stories <u>x</u> feet, built 1, now in repair, roof }			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		<u>500.</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1, insured under Policy # <u>4752</u>			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>500</u>	

Expired - May 8/1923.  
Renewed - 6284.

Notified

House and Barn No. 1 being situated, on Santa Clara and Los Gatos Road at head of Morpark Avenue, Santa Clara Co., Cal.  
House and Barn No. 2 being situated (See location in #5529)

1. What is your title to said land?
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? acres, worth \$ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of April 1920.  
Policy Fee, \$ 1.00 n  
Rate Fee, \$ 2.25  
Total, \$ 3.25  
O.B. Cook APPLICANT.

Paid - June 7. 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

### EXPOSURES.

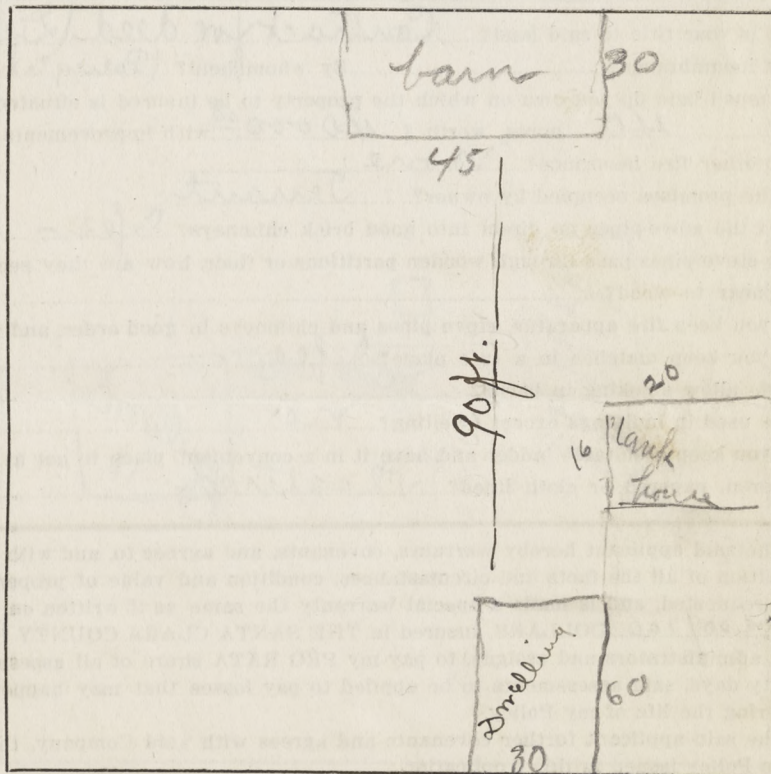
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram. *mailed*

WEST



NORTH

SOUTH

EAST

No. 4753.

## APPLICATION

OF

Fred A. Davis

Hilroy

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2950.00

Expires 8 day of

May 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 14.15

Premium

\$ 15.15

Inspector.

Approved

May 13<sup>th</sup>

1923.

President.

Secretary.



146

#4753.

Rate: 2750 @ .15 = 412.50  
200 " 30 = 60  
472.50

# APPLICATION

Of Fred A. Davis, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Five Hundred Fifty DOLLARS, for the term  
 of 3 years, from the 8th day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>60</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shingle</u> roof	5000	2500	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tanks. House -</u>	500	250	
On Barn No. 1, <u>1</u> stories <u>30</u> x <u>45</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	5800	2950	

Expired - May 8, 1923 -  
Renewed - 6248.

House and Barn No. 1 being situated on Masten Avenue, Rucker District  
Near Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Contract for deed (Deed to be given in Nov. 1920.)
- What incumbrance? By whom held? (Policy to be made payable until transfer of)
- How much land do you own on which the property to be insured is situated, and what is its value? Deed to  
40 acres, worth \$ 40000.00 with improvements. Mrs. Katherine Baird.
- What other fire insurance? None.
- Are the premises occupied by owner? Tenant.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2950 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 14.15  
 Total, \$ 15.15  
Fred A. Davis APPLICANT.

Paid - May 11, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

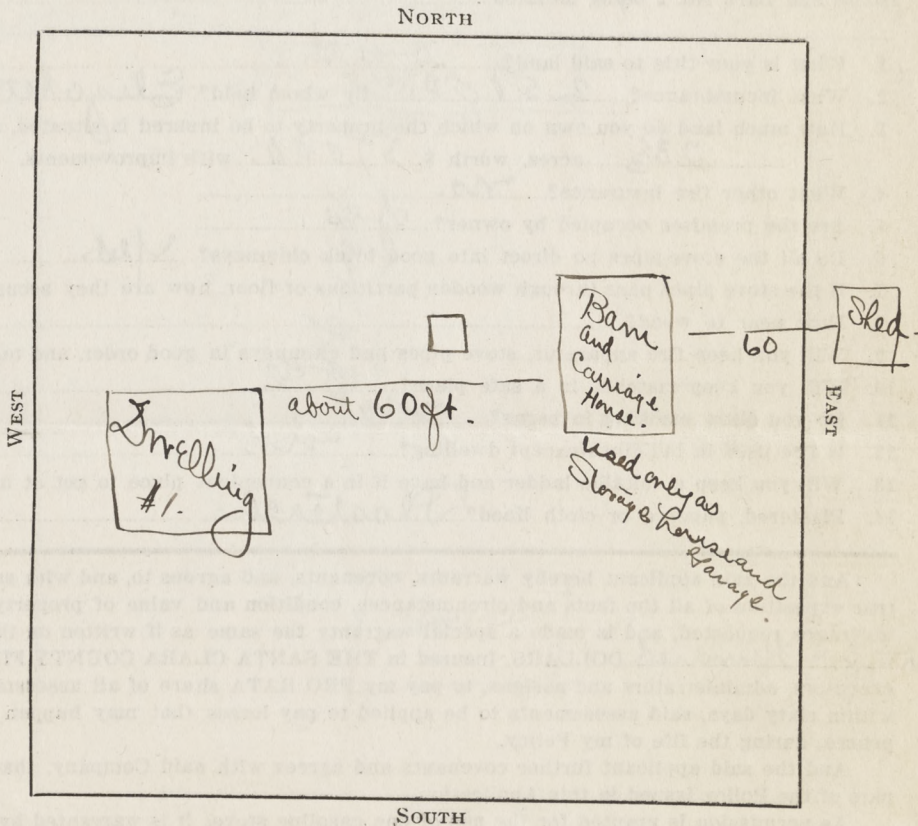
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4754

# APPLICATION

OF

Mr. Lillian M. Rae

Box 141

San Jose, Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 14500.00

Expires 8 day of

May 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 25.20

Premium

\$ 26.20

Inspector.

Approved

May 13 1923.

President.

Secretary.



#4754.  
APPLICATION

Rate 3400 @ 15 = 510  
1100 " 30 = 330  
8.40 (Santa Clara County Fire Insurance Co.)

Of Lillian M. Rae - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years from the 1st of May

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value of the property.

SAN JOSE, CAL.,

August 10 1921

Having purchased of Lillian M. Rae the property described in  
Policy No. 4754 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Lillian M. Rae

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Charles O. Dean

On Barn No. 2 <u>Carrage House attached</u>	0	700
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On <u>500 Fruit Trays, new, while in storage</u>		200
On		
On		
On		
Total amount		1500

House and Barn No. 1 being situated on the Santa Clara and Los Gatos Road, about 1 mile South of Stevens Creek Road, 2 1/2 miles South of Santa Clara, Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Asst. (Santa Clara County)
2. What incumbrance? 2.500 P.C. By whom held? Elizabeth Kohrs - Los Gatos
3. How much land do you own on which the property to be insured is situated, and what is its value?  
23 1/2 acres, worth \$ 37000, with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.20  
Total, \$ 26.20

Lillian M. Rae APPLICANT.

Paid May 20-1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

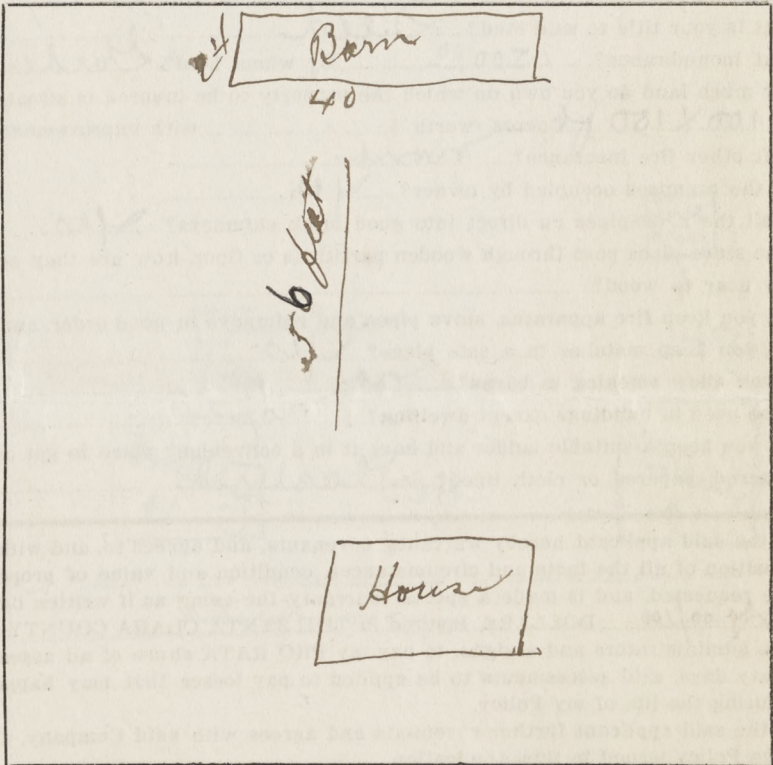
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Sacramento and McQueen Sts.

WEST



Williams St.

NORTH

SOUTH

No 4755

APPLICATION

OF

Harry L. Lipscomb

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3930.00

Expires 10 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 27.75

Premium - - - \$ 28.75

L. Johnson  
Inspector.

Approved May 13 1920  
E. A. Taylor  
President.  
Secretary.



# #4754 APPLICATION

Date: 3400 @ 15 = 510  
1100 @ 30 = 330  
8.40

Of Lillian M. Rae - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of Three years, from the eight day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
dwelling No. 1, <u>1</u> stories <u>37</u> x <u>58</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Single</u> roof		<u>2500</u>	
wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
house No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions		<u>900</u>	
Piano			
while contained in dwelling No. <u>One</u>			
Windmill and Tank <u>1</u> <u>12</u> x <u>12</u> feet		<u>200</u>	
Barn No. 1, <u>1</u> stories, <u>22</u> x <u>14</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof		<u>700</u>	
On Barn No. 2 <u>1</u> <u>Carriage House attached</u>			
On <u>1</u> Tons of Hay			
On <u>1</u> Horses			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On <u>1</u> Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>500</u> , on Pump House, \$ <u>500</u>		<u>200</u>	
On <u>1</u> <u>Fruit Trays, new, while in storage Bldg.</u>			
On <u>1</u>			
On <u>1</u>			
On <u>1</u>			
Total amount		<u>4500</u>	

Canceled - at request of Ass'd.  
April 17, 1923.

10.10.1921

House and Barn No. 1 being situated on the Santa Clara and Los Gatos Road, about 3600  
1 mile South of Stevens Creek Road, 2 1/2 miles South of Santa Clara, Ca  
House and Barn No. 2 being situated near the same road

- What is your title to said land? Ass'd
- What incumbrance? 2500 P.C. By whom held? Elizabeth Kohrs - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value?  
23 1/2 acres, worth \$ 37000, with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 25.20  
Total, \$ 26.20

Lillian M. Rae APPLICANT.

Paid May 20-1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

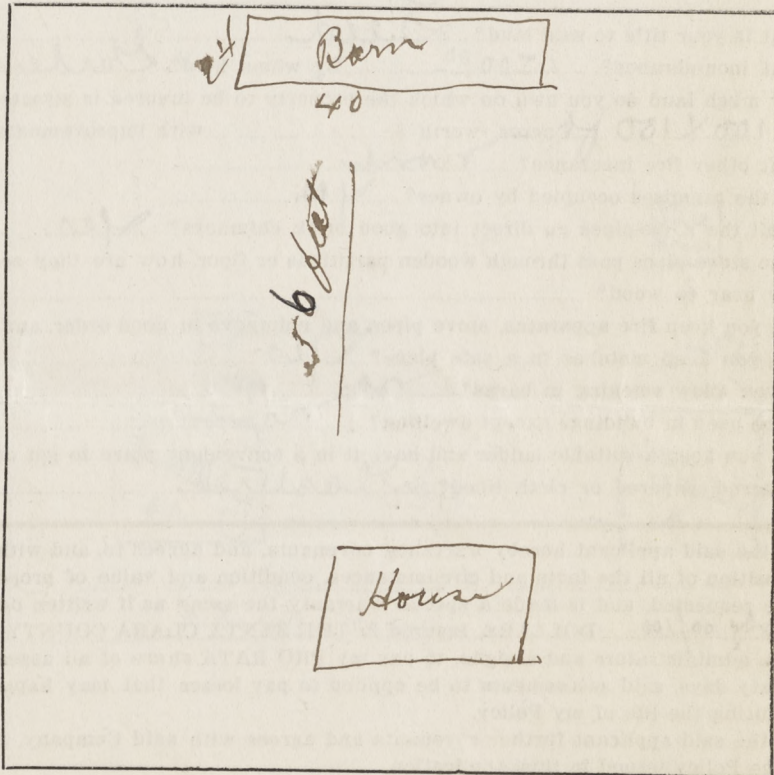
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Santa Clara and McLean Sts.

WEST



Williams St.

No 4755.

APPLICATION

OF

Harry L. Lipscomb

Saratoga

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3930.00

Expires 10 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 27.75

Premium - - - \$ 28.75

L. Johnson  
Inspector.

Approved May 13 1923

W. H. Smith  
President.

W. O. Taylor  
Secretary.



149

# 4755. Rate: 3000 @ .20 = 6.00  
930 " 35 = 3.25  
925

## APPLICATION

Of Harry G. Lipscomb Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Nine Hundred Thirty DOLLARS, for the term  
 of Three years, from the Tenth day of May 1920 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>32</u> feet, built <u>1917</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3900	2600	
On wing <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>1  </u> , now in <u>  </u> repair, <u>  </u> roof			
On <u>  </u>			
On house No. 2 <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>1  </u> , now in <u>  </u> repair, <u>  </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. <u>1</u> <u>24</u> stories <u>24</u> x <u>40</u> feet, built <u>1919</u> , now in <u>  </u> repair, <u>  </u> roof		630	
On Barn No. 2			
On <u>8</u> Tons of Hay		800	
On <u>7</u> <u>arm</u> <u>tools</u> <u>Blows</u> <u>x</u> <u>46</u> <u>Spring</u> <u>tools</u> <u>in</u> <u>  </u>		180	
On <u>Horses</u> <u>Palomino</u> <u>2</u> , <u>white</u> <u>in</u> <u>barn</u> <u>No</u> <u>1</u>			
On <u>Horse</u> <u>Wagon</u>			
On <u>Horse</u> <u>Spring</u> <u>Wagon</u>			
On <u>Horse</u> <u>Buggy</u>			
On <u>Horse</u> <u>Phaeton</u>			
On <u>Orchard</u> <u>Truck</u> <u>Personal</u> <u>property</u> <u>renewed</u>		40	
On Harness and Robes			
All while contained in Barn No. <u>One</u> <u>under</u> <u>#</u> <u>5145</u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>  </u> <u>Place</u> <u>Sold</u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	3930		

House and Barn No. 1 being situated on Lots 12 and 13, in Williams Subdivision  
Saratoga, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated   

- What is your title to said land? Deed
- What incumbrance? 1500.00 By whom held? Garden City Bank and Trust Co.
- How much land do you own on which the property to be insured is situated, and what is its value? 100 x 150 fr. acres, worth \$    with improvements. Loss payable
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3930.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Six day of May 1920  
 Policy Fee, \$ 1.00  
 Rate Fee, \$ 27.75  
 Total, \$ 28.75

Paid - June 17, 1920.

2000 actual  
all in new  
policy

Harry G. Lipscomb APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

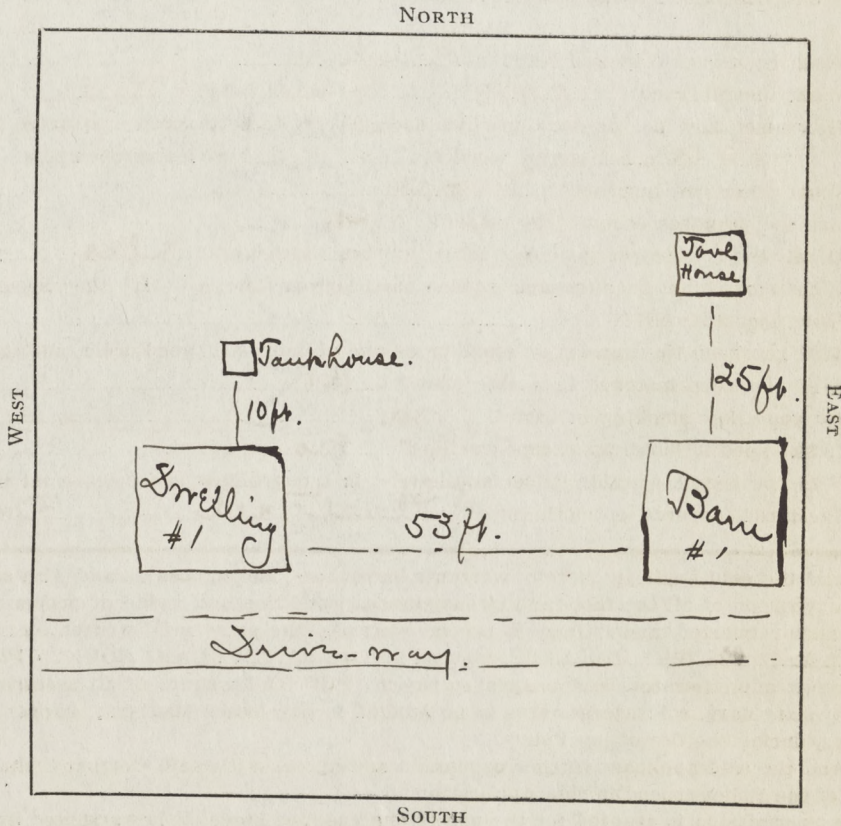
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 14756.

# APPLICATION

OF

Mr. Ellen Brown,  
#98 Quercia Ave.,  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured \$2190.00

Expires 11 day of May 1923.

Policy Fee - - - \$1.00

Rate Fee - - - \$15.20

Premium - - - \$16.20

Renewal of #3368.  
Inspector.

Approved May 13 1920.

Edna A. Taylor,  
President.

Edna A. Taylor,  
Secretary.



139

#4756. Rate: 1725 @ 20 = 345  
465 . 35 = 162  
507

# APPLICATION

Of Mrs. Ellen Provau San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand One Hundred and Ninety DOLLARS, for the term  
of Three years, from the 11th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories x feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing stories x feet, built <u>1</u> , now in repair, roof	1800	1200	
On			
On house No. 2 stories x feet, built <u>1</u> , now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	300	200	
On			
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u>	189	125	
On Barn No. 1, <u>1</u> stories <u>16 x 24</u> feet, built <u>1</u> , now in repair, roof	300	200	
On Barn No. 2 <u>and 2 Sheds</u>			
On Tons of Hay			
On			
On <u>2</u> Horses	225	150	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>1 Truck</u>	25	15	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Automobile - "Overland Roadster" - only while in Barn</u>	600	100	
On			
On			
Total amount	3739	2190	

House and Barn No. 1 being situated on Lucretia Avenue, near San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? none. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered - Electric lighted.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2190 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.20  
Total, \$ 16.20

Paid - May 25, 1920.

Ellen Provau  
By Jean Provau. APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

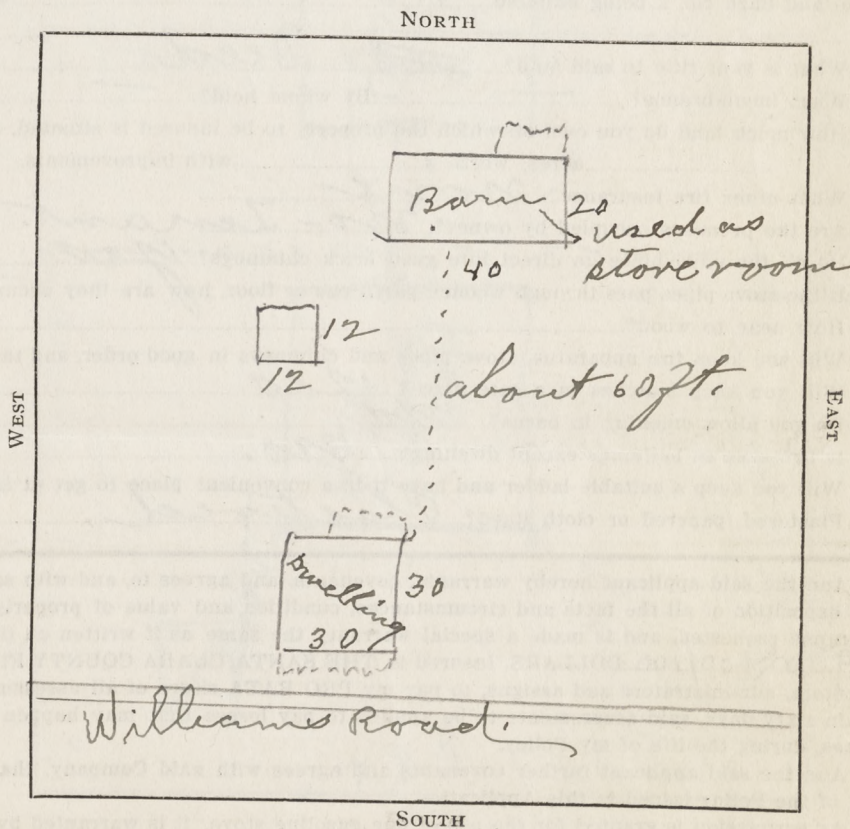
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4757

# APPLICATION

OF

Ira Bogert.

San Jose, R. 2-Box 102

Santa Clara County, Cal.

Amount Insured

\$ 1930.00

Expires 13 day of May 1923.

Policy Fee

\$ 1.00

Rate Fee

\$

Premium

\$

Inspector.

Approved

May 11

1920

President.

Secretary.



148 ✓ #4757. Rate: 1200 @ 15 = 180  
730 - 30 = 700 219 400  
R. 2 - Box 182.

APPLICATION

Of Ira Bogert, San Jose, Cal. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Nineteen Hundred and Thirty DOLLARS, for the term  
of three years, from the 13th day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30 x 30</u> feet, built <u>1894</u> , now in <u>repair</u> , <u>8</u> roof }	<u>1800</u>	<u>1200</u>	
On wing _____ stories _____ feet, built _____, now in _____ repair, _____ roof }			
On _____			
On house No. 2 _____ stories _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On <del>Windmill and Tank</del> <u>Tank House 14 x 18</u>	<u>225</u>	<u>150</u>	
On Barn No. 1, <u>1</u> stories, <u>40 x 20</u> feet, built <u>18</u> , now in <u>repair</u> , <u>8</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On <u>450 Trays in Barn</u>	<u>300</u>	<u>130</u>	
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Spray outfit, Bean Spray Pump &amp; Engine</u>	<u>400</u>	<u>250</u>	
On _____			
On _____			
On _____			
Total amount _____		<u>1930</u>	

Exp. paid - May 13, 1923.  
Returned - 6255.

House and Barn No. 1 being situated North side Williams Road  
about 1/2 mile from Saritoga Road  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed.
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? \_\_\_\_\_ acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no - Tenant.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1930 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of May 1920,

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.00  
Total, \$ 13.00

Ira Bogert

APPLICANT.

Paid - June 2, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

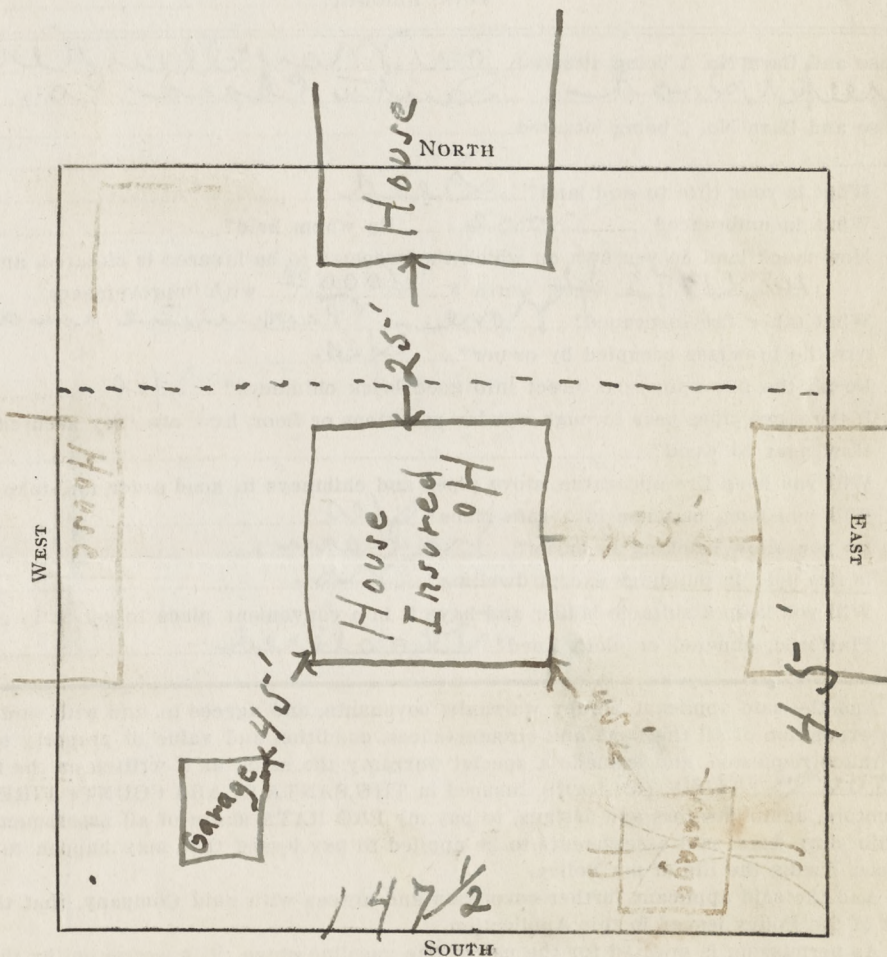
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



*Doppis house across St. in this co; also fur of S.S. Wolfe at #11 Mayellen Ave.*

No 4758.

## APPLICATION

OF

*L.M. Watson*

*#19 Mayellen Ave.*

*San Jose*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2500.00

Expires 13 day of

*May* 1922.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 12.50

Premium

- - - \$ 13.50

Inspector.

Approved

*March 13* 1922

President.

*E. A. Taylor*

Secretary.



150 ✓

#4758.  
APPLICATION

Rate 2500@25=6.25

Of G.M. Watson, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand Two Hundred DOLLARS, for the term  
of two years, from the 13th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

		\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, x feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof		3750	2500	
On wing stories, x feet, built 1, now in repair, roof				
On house No. 2 stories, x feet, built 1, now in repair, roof				
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions				
On Piano				
On				
On				
On				
All while contained in dwelling No.				
On Windmill and Tank				
On Barn No. 1, stories, x feet, built 1, now in repair, roof				
On Barn No. 2				
On Tons of Hay				
On Horses				
On Horse Wagon				
On Horse Spring Wagon				
On Horse Buggy				
On Horse Phaeton				
On Harness and Robes				
All while contained in Barn No.				
On Pumping Plant, \$, on Pump House, \$				

Rate - 25%  
Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No 4758 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No 4758

		Valuation	Am't Insured
<u>additional on Dwelling</u>			
On Dwelling—When Built? Dimensions Condition			\$ 700 00
On Barn--When Built? Dimensions Conditions			
On			
On			
On			

Amount Ins., \$ 700.00 Premium, \$ 3.05 - Paid - Sept. 17, 1920. Survey, \$ Total, \$

Dated this 26th day of September 1920

G. J. Pollock Agent G. M. Watson Applicant

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.50  
Total, \$ 13.50

Paid - May 13, 1920.

G. M. Watson

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

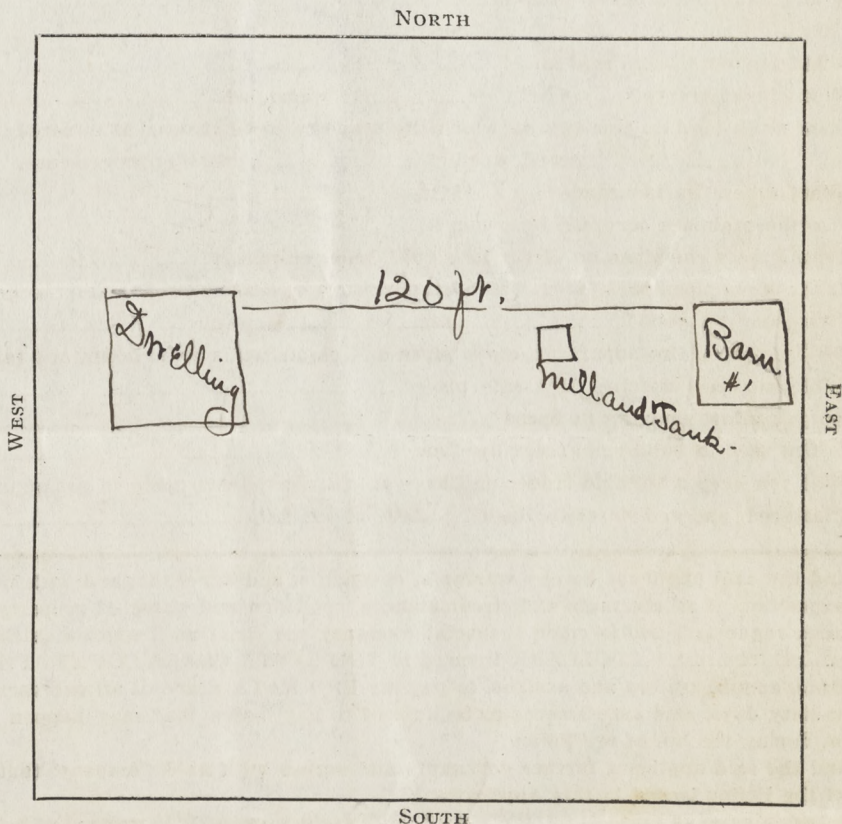
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single <sup>ward</sup>, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4759.

# APPLICATION

OF

John Acton

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2030.00

Expires 15 day of

May 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 11.10

Premium

\$ 12.10

Renewal of #3367.

Inspector.

Approved

May 17, 1922

1922

E. P. Dettl

President.

Ella A. Taylor

Secretary.



#4758. Rate 2500@25=6.25  
APPLICATION

Of G.M. Watson, - Santa Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Two Hundred DOLLARS, for the term  
of two years, from the 13th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>5 room Bungalow</u> 1 stories x feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	37.50	25.00	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		25.00	

House and Barn No. 1 being situated on Mayfield Avenue near Stevens  
Creek Road, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 1 lot  
45x147 1/2 ft. worth \$ 4000.00 with improvements.
- What other fire insurance? None - Furniture in another Co.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No Barn.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
2500.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
utors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
in sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.50  
Total, \$ 13.50

Paid - May 13, 1920.

G.M. Watson

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

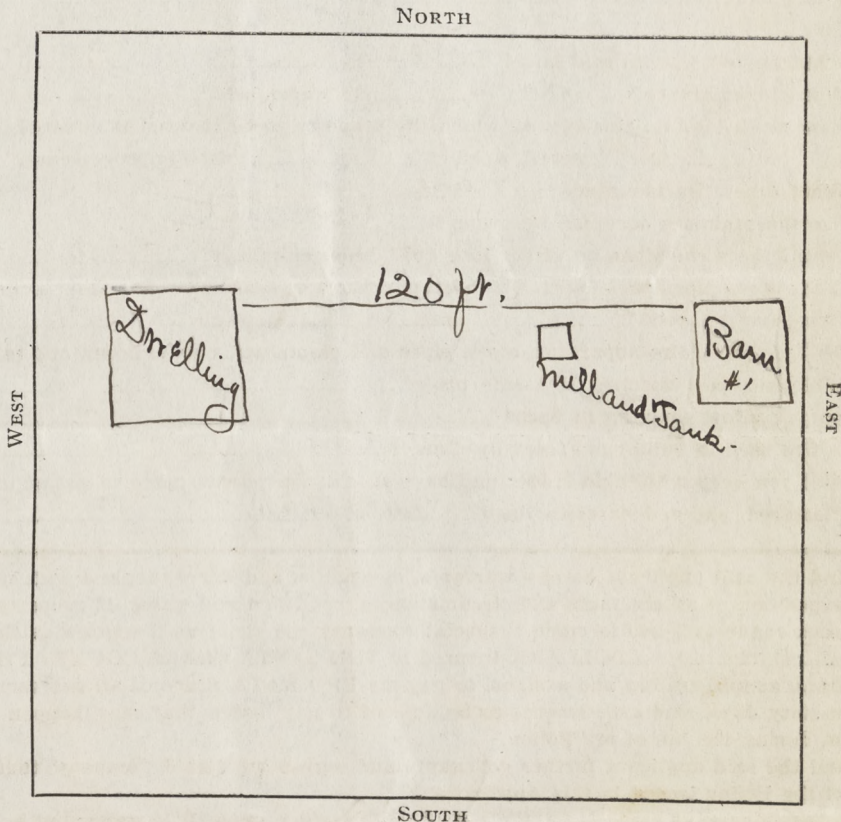
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4759.

# APPLICATION

OF

John Acton

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2030.00

Expires 15 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.10

Premium - - - \$ 12.10

Renewal of #3367. Inspector.

Approved May 17, 1923.

E. P. Dettl, President.

Ella A. Taylor, Secretary.



#4759.  
APPLICATION

Rate: 1600 @ 15 = 240  
430 " 30 = 129  
369

Of John Acton, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand and Thirty DOLLARS, for the term  
of Three years, from the 15th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>24</u> x <u>34</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2500	1600	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank - .....	150	100	
On Barn No. 1, ..... stories, <u>28</u> x <u>18</u> feet, built 1 ....., now in <u>good</u> repair, ..... roof	500	330	
On Barn No. 2 ..... <u>2 mugs, 28 x 12 ft.</u>			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount		2030	

House and Barn No. 1 being situated on North East corner of Catherine Junne Ranch, Lot 21, map 5, Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situated .....

- What is your title to said land? Seed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2030 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of May 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.10  
Total, \$ 12.10

APPLICANT.

Paid. - May 15, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

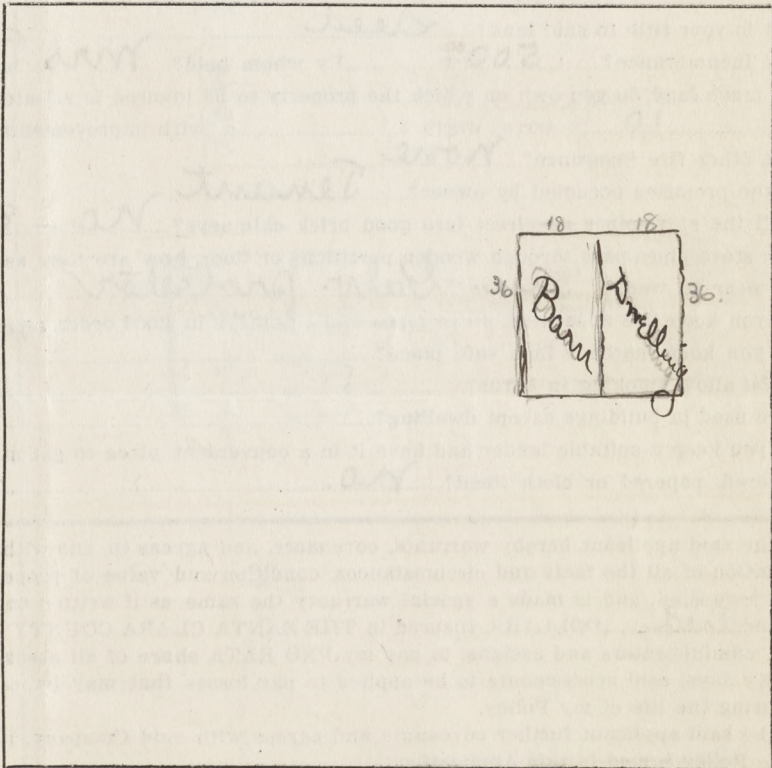
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4760

# APPLICATION

OF

Victor Mortensen

1307 Park St  
Alameda 2304 Alameda  
Post Office, Cal.

Santa Clara County, Cal.

Amount Insured \$ 200.00

Expires 16 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 2.70

Premium - - - \$ 3.70

Renewal of 3371.  
Inspector.

Approved May 13 1923

E. J. Whitely  
President.

Chas. A. Taylor  
Secretary.



# APPLICATION

Of Victor Mortensen - Alameda Postoffice, Alameda Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Hundred DOLLARS, for the term  
 of Three years, from the 16th day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1, 2 stories, 18 x 36 feet, built 1....., now in..... repair,..... roof }	300	200	
On Barn No. 2, 1 story, 18 x 36 ft, 1 story, used as a dwelling }			
On ..... Tons of Hay .....			
On .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		200	

House and Barn No. 1 being situated on Sycamore Avenue and Watsonville Road  
1/2 miles South-West of Morgan Hill.  
 House and Barn No. 2 being situated .....

- What is your title to said land? Seed
- What incumbrance? 500<sup>00</sup> By whom held? Mrs. Brady
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? No. - Stovepipe
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? 3 in. - Galv. protector
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? .....
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? no

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 2.70  
 Total, \$ 3.70

Victor Mortensen APPLICANT.

Paid. - July 15, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

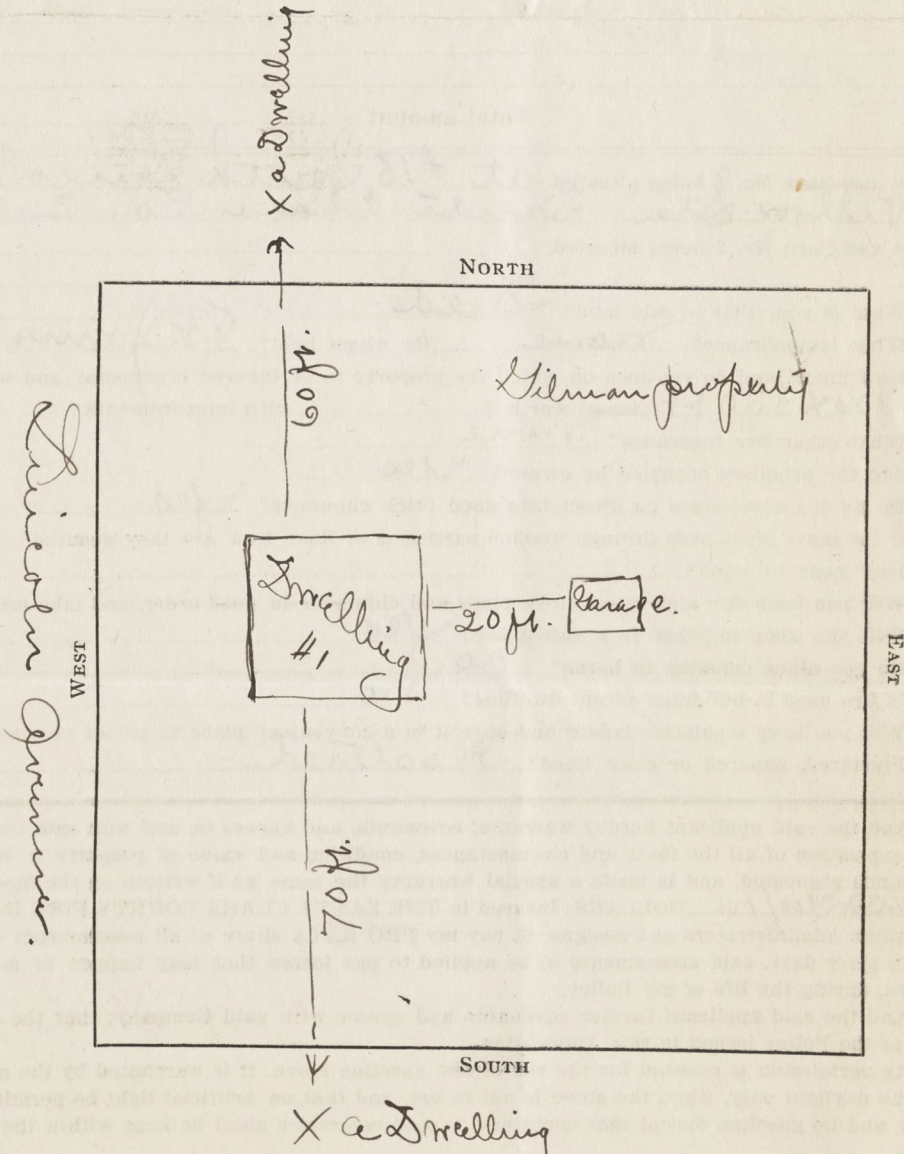
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4761.

# APPLICATION

OF

George S. Gilman  
#18 So. Lincoln  
San Jose  
Santa Clara County, Cal.  
Post Office,

Amount Insured \$ 14,500.00

Expires 19 day of May 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 20.40

Premium - - \$ 21.40

Renewal #3373  
Inspector.

Approved May 15 1920

G. S. Gilman  
President.  
Ella O. Taylor  
Secretary.



#4761. Rate: 44.00 @ 15 = 6.60  
50 " 40 = 2.00  
6.80

# APPLICATION

SAN JOSE, CAL.,

January 23 1923

Having purchased of George D. Gilman the property described in Policy No. 4761 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Geo. D. Gilman

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed

Helen Bentel

On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
All while contained in dwelling No. One.  
On Windmill and Tank \_\_\_\_\_  
On Barn No. 1, \_\_\_\_\_ stories, \_\_\_\_\_ x \_\_\_\_\_ feet, built 1 \_\_\_\_\_, now in \_\_\_\_\_ repair, \_\_\_\_\_ roof.  
On Barn No. 2 \_\_\_\_\_  
On \_\_\_\_\_ Tons of Hay \_\_\_\_\_  
On Garage, 12 x 24 ft. - Shingled roof - 75 50  
On \_\_\_\_\_ Horses \_\_\_\_\_  
On \_\_\_\_\_ Horse Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Spring Wagon \_\_\_\_\_  
On \_\_\_\_\_ Horse Buggy \_\_\_\_\_  
On \_\_\_\_\_ Horse Phaeton \_\_\_\_\_  
On \_\_\_\_\_  
On Harness and Robes \_\_\_\_\_  
All while contained in Barn No. \_\_\_\_\_  
On Pumping Plant, \$ \_\_\_\_\_, on Pump House, \$ \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_  
On \_\_\_\_\_

Total amount

732.5 44.50

House and Barn No. 1 being situated at #18 South Lincoln Avenue, near  
Willow St., Santa Clara Co. Cal.

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 4761 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 4761.

	Valuation	Am't Insured
On Dwelling—When Built? _____ Dimensions _____ Condition _____		
On Barn--When Built? _____ Dimensions _____ Conditions _____		
On <u>Household furniture - in Dwelling No. 1.</u>	<u>50.00</u>	
On _____		
On _____		

Amount Ins., \$ 50.00 Premium, \$ Pd. on original policy Survey, \$ \_\_\_\_\_ Total, \$ \_\_\_\_\_

Dated this 23 day of January, 1923.

Transferred from ant. ins. Agent Sign Applicant Helen Bentel

Policy Fee, \$ \_\_\_\_\_  
Rate Fee, \$ 20.40  
Total, \$ 21.40

Paid May 19, 1920.

Geo. D. Gilman APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

Barn 60 ft from Dwelling.  
See #3583.

NORTH

SOUTH

EAST

No. 1762.

## APPLICATION

OF

Mrs. Mary C. Colpin Buegat  
Santa Clara  
Route 2.  
Box 250.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 150.00

Expires 19 day of May 1921.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ .55

Premium - - - \$ 1.55

Renewal of #4267.  
Inspector.

Approved May 22" 1920.

E. J. Collette

President.

Ella D. Taylor.

Secretary.



139 ✓

#4761.

Rate: 4400 @ 15 = 6.60  
50 " 40 = .20  
6.80

# APPLICATION

Of George J. Gilman - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Four Hundred and Fifty DOLLARS, for the term  
of Three years, from the 19th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>42</u> feet, built 19 <u>05</u> , now in <u>good</u> repair, <u>Shingle</u> roof	6500	3900	567
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	675	450	
On Piano	75	50	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On <u>Garage</u> , <u>12 x 24 ft.</u> - <u>Shingled roof</u>	75	50	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	7325	4450	

Expired - May 19, 1923.  
Cancelled - not valid.

notified tree

House and Barn No. 1 being situated at #18 South Lincoln Avenue, near  
William St., Santa Clara Co., Cal.  
House and Barn No. 2 being situated

What is your title to said land? Deed.  
What incumbrance? none By whom held? F.P. Johns - Loss Payable  
How much land do you own on which the property to be insured is situated, and what is its value? 1 lot, Jan. 23, 1923.  
106 x 350 ft. acres, worth \$ with improvements.  
What other fire insurance? none  
Are the premises occupied by owner? Yes  
Do all the stove-pipes go direct into good brick chimneys? Yes  
If the stove pipes pass through wooden partitions or floor, how are they secured? -  
How near to wood?  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes  
Will you keep matches in a safe place? Yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the  
insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of  
4500.00/1.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs,  
executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company,  
within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental ex-  
penses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a  
part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled dur-  
ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.40  
Total, \$ 21.40

George J. Gilman APPLICANT.

Paid - May 19, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

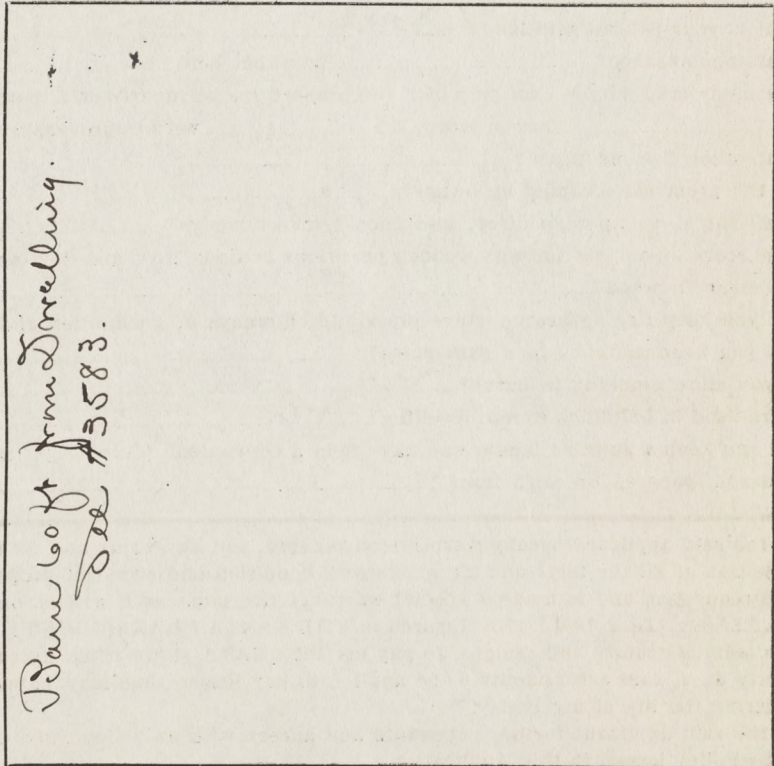
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH

NORTH

No 4762.

APPLICATION

OF

Mrs. Mary C. Colpin-Burgat  
Santa Clara  
Route 2.  
Box 250.  
Post Office,

Santa Clara County, Cal.

Amount Insured	\$	150.00
Expires 19 day of May	1921,	
Policy Fee	- - - \$	1.00
Rate Fee	- - - \$	.55
Premium	- - - \$	1.55

Renewal of #4267.  
Inspector.

Approved May 27" 1920.  
E. J. Taylor  
President.  
E. J. Taylor  
Secretary.



#47621.  
APPLICATION

Date: 150@35=.52

Of Mrs. Mary C. Colpin BURGAT. - Santa Clara Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One Hundred and Fifty DOLLARS, for the term  
of one year, from the 19 day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1,..... stories, ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>"Ford" Automobile - Electric Starter - good condition; new in 1917</u>	500	150	
On Harness and Robes .....			
All while contained in Barn No. <u>One, insured under #3583</u>			
On Pumping Plant, \$....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		150	

*Expired - May 19, 1921.  
Renewed #5280.*

House and Barn No. 1 being situated on Boyler Avenue, 1/2 miles West of Santa Clara, Santa Clara Co., Cal.

House and Barn No. 2 being situated.....

- What is your title to said land? Deed.
- What incumbrance?.....By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
.....acres, worth \$.....with improvements.
- What other fire insurance?.....
- Are the premises occupied by owner?.....
- Do all the stove-pipes go direct into good brick chimneys?.....
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?.....
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Hundred Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ .55  
Total, \$ 1.55

Paid - May 21, 1920.

Mary C. Colpin BURGAT. APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached; Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

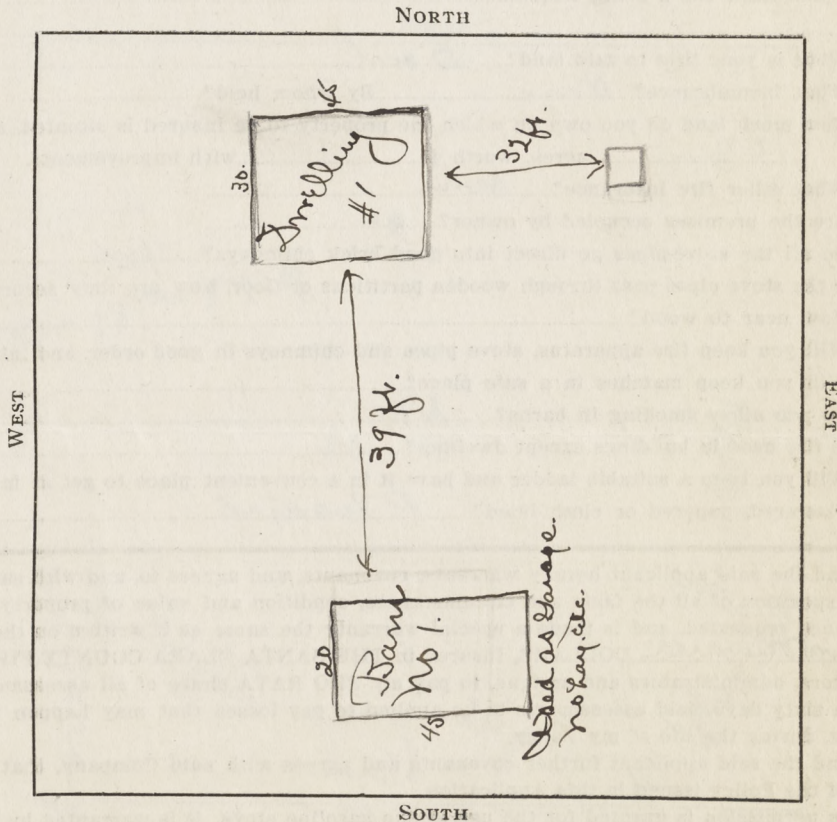
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 7163

# APPLICATION

OF

A.B. Boland  
Clark Ave.  
Los Altos R.S. #18.  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 21 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 20.25

Premium - - - \$ 21.25

Inspector.  
G.E. Boland

Approved May 15 1923.

President.  
C.E. Boland

Secretary.  
E.A. Boland



150

#4763.

Rate: 2900@15=435  
600 " 40=240  
6.75

## APPLICATION

Of A.B. Boland, Los Altos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
 of Three years, from the 21st day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>30 x 45</u> feet, built 1____, now in <u>good</u> repair, <u>Shing</u> roof }	<u>4000</u>	<u>2500</u>	
On wing _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof }			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank <u>and Tank House 2 story canopy above</u>	<u>600</u>	<u>400</u>	
On Barn No. 1, _____ stories, <u>45 x 30</u> feet, built 1____, now in <u>good</u> repair, <u>Shing</u> roof	<u>1000</u>	<u>600</u>	
On Barn No. 2 <u>(Used only as garage and storage house)</u>			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>3500</u>	

Total amount

House and Barn No. 1 being situated on Clark Avenue, Second place  
from El Monte Ave., Los Altos, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 5 1/4 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? \_\_\_\_\_
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 20.25  
 Total, \$ 21.25

Paid - May 17, 1920.

A.B. Boland

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

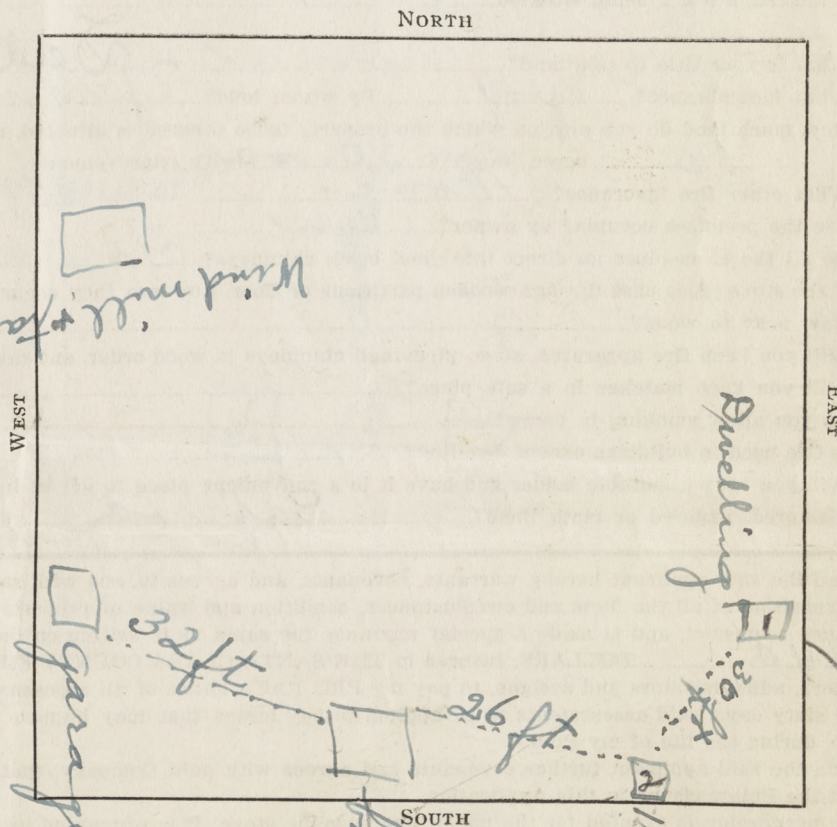
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4764

# APPLICATION

OF

Chris Mosegaard

Morgan Hill, Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1290.00

Expires day of

May 1923

Policy Fee

\$ 1.00

Rate Fee

\$ 9.30

Premium

\$ 10.30

Inspector.

Approved

Mary 22 1920

President.

Secretary.



151

#4764.  
APPLICATION

Rate: 940 @ 20 = 1880  
350 " 35 = 122  
3.10

Of Chris Mosegard, - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred and Ninety DOLLARS, for the term  
of three years, from the 21st day of May 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>22</u> x <u>24</u> feet, built <u>1918</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>400</u>	<u>275</u>	<u>75</u>
On dwelling No. 2, <u>1</u> stories, <u>12</u> x <u>16</u> feet, built <u>1918</u> , now in <u>"</u> repair, <u>"</u> roof	<u>150</u>	<u>100</u>	<u>"</u>
On <u>Furniture Contained in Dwelling no 2</u>	<u>200</u>	<u>200</u>	<u>OUT</u>
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>100</u>	<u>"</u>
On <u>Household Goods</u>	<u>400</u>	<u>265</u>	<u>"</u>
On Piano <u>(Ludwig) - cat \$900.00</u>			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>20</u> x <u>48</u> feet, built <u>1919</u> , now in <u>good</u> repair, <u>corrugated</u> roof	<u>400</u>	<u>300</u>	
On Barn No. 2 <u>garage</u> <u>12</u> x <u>16</u> " " " " <u>shingle</u> roof	<u>75</u>	<u>50</u>	
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Furniture in Dwelling #2 is property of Mother-in-law.</u>			
On <u>Dwelling #2 used in connection with Dwelling #1.</u>			
On			
Total amount	<u>1945</u>	<u>1290</u>	

House and Barn No. 1 being situated On the South side of the Watsonville Rd  
House and Barn No. 2 being situated " " " " " "

- What is your title to said land? Owner - Deed
- What incumbrance? Yes By whom held? Garden City Bank (Gilroy)
- How much land do you own on which the property to be insured is situated, and what is its value?  
16 acres, worth \$ 20,000 with improvements.
- What other fire insurance? None - Policy #5790
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Terra Cotta - No fire used in House #2.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Thru Terra Cotta
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1290 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of May 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 9.30  
Total, \$ 10.30

Paid - May 22, 1920.

Chris Mosegard APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

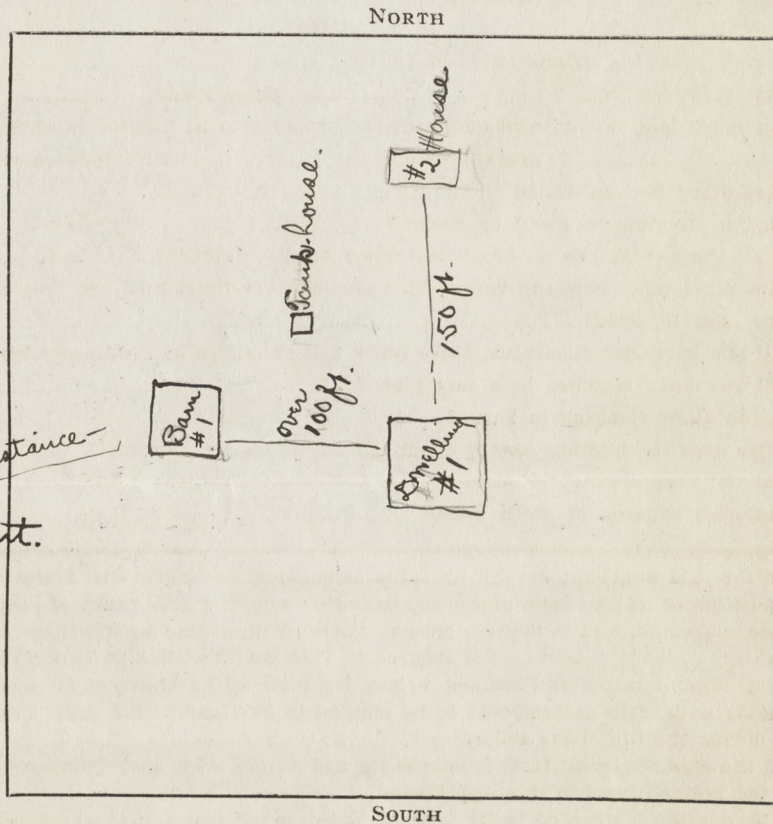
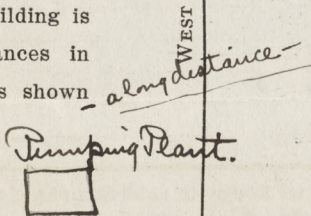
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



EAST

NORTH

SOUTH

No 4765.

# APPLICATION

OF

May 1923

509 Cherry Ave. Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4500.00

Expires 2 day of May 1923.

Policy Fee - \$ 1.00

Rate Fee - \$ 26.30

Less Return on Cash \$ 4362 - 27.30

Premium - \$ 6.85

\$ 20.95

Edgar Footen

Inspector.

Approved May 22" 1923

E. J. Taylor

President.

E. J. Taylor

Secretary.



150

#4765.  
APPLICATION

Rate: 3150 @ 15 = 472  
1350 ..30 = 405  
877

Of Mary J. Worthen, Clara Road

The Santa Clara County Fire Insurance Co.

fire, for

of the

SAN JOSE, CAL.,

January 3 1920

It is und

property

Having purchased of

Mary J. Worthen

the property described in

Policy No. 4765 in the Santa Clara County Fire Insurance Company, and the said Policy

On dwell

having been assigned to me by said

Mary J. Worthen

On

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree

On

to pay all legal assessments and be governed by the By-Laws of the above Association.

On hous

On hous

W

On

On Piano

On

On

On

On

All while contained in dwelling No. One

On Windmill and Tank and Tank house

On Barn No. 1, 2 stories, 30 x 60 feet, built 1880, now in good repair, shing roof.

On Barn No. 2

On Tons of Hay

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On spray outfit in Barn

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$ 600, on Pump House, \$ 100

On (25 H.P. Electric Motor)

On

On

On

Total amount

300 2.00  
600 4.00

375 2.50

7.00

45.00  
300

House and Barn No. 1 being situated 100 ft. apart - on Cherry Ave. Thru 200.  
miles South West from San Jose, Santa Clara Co., Cal.

House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value? 11.66 acres, worth \$ 25,000 with improvements.
4. What other fire insurance? None Furniture in another Co.
5. Are the premises occupied by owner? Yes Patent floor in House #2. Property being sold by contract
6. Do all the stove-pipes go direct into good brick chimneys? 1 Brick and 1 Mason Patent flue.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered. Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 45.00 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of May 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 26.30

Total, \$ 27.30

Less \$ 6.35 Return Premium

\$ 20.95 Can Policy #4362.

Paid - May 24, 1920

Mary J. Worthen

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

- One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

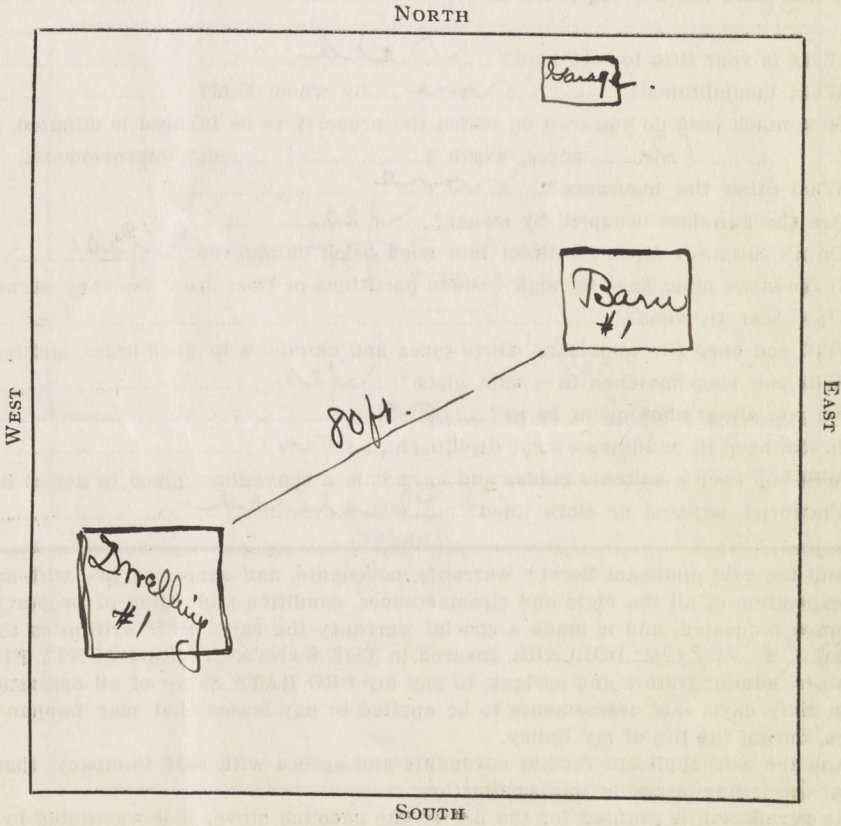
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.



No 4766.

# APPLICATION

OF

J. H. Barr  
Route 1.  
Box 136.  
For Editor Post Office,

Santa Clara County, Cal.

Amount Insured \$ 19 80.  
Expires 24 day of May 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 9.75  
Premium - - \$ 10.75.

Renewal of #3376  
Inspector.

Approved May 22, 1920.  
E. J. Taylor, President.  
J. H. Taylor, Secretary.



150

#4765

Rate: 3150 @ 15 = 472  
1350 ..30 = 405  
8.77

# APPLICATION

Of Mary J. Worthen San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Five Hundred DOLLARS, for the term  
of three years, from the 22nd day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>50</u> x <u>50</u> feet, built <u>1880-82</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>4500</u>	<u>2500</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 <u>1</u> stories <u>15</u> x <u>28</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shing</u> roof		<u>150</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>150</u>	<u>300</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>60</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>600</u>	<u>400</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>Spray outfit in Barn</u>	<u>375</u>	<u>250</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>600</u> , on Pump House, \$ <u>100</u>		<u>700</u>	
On <u>(25 H.P. Electric Motor)</u>			
On			
On			
On			
Total amount		<u>4500</u>	

House and Barn No. 1 being situated 100 ft apart - on Cherry Ave. Thru 4200  
miles South West from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
11.66 acres, worth \$ 25000 with improvements.
4. What other fire insurance? None Furniture in another Co.
5. Are the premises occupied by owner? Yes Patent floor in House #2. Property being sold by contract
6. Do all the stove-pipes go direct into good brick chimneys? 1 Brick and 1 Mason Patent flue
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of May 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 26.30

Total, \$ 27.30

Less \$ 6.35 Return Premium

\$ 20.95 Can Policy #4362

Paid - May 24, 1920

Mary J. Worthen APPLICANT.



# Classification of Ris

First-class dwellings and contents, detached basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards, papered or painted, adds one third to rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 25c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as exposures.  
Dwellings, if near Barn, rate with Barn.  
Barns or Stables, detached, rate at two-thirds of dwelling rate.  
Barns or Stables, from 40 to 60 ft. from dwelling, rate, 30c on \$100.  
Buildings classed as exposures.—Rate, 30c on \$100.

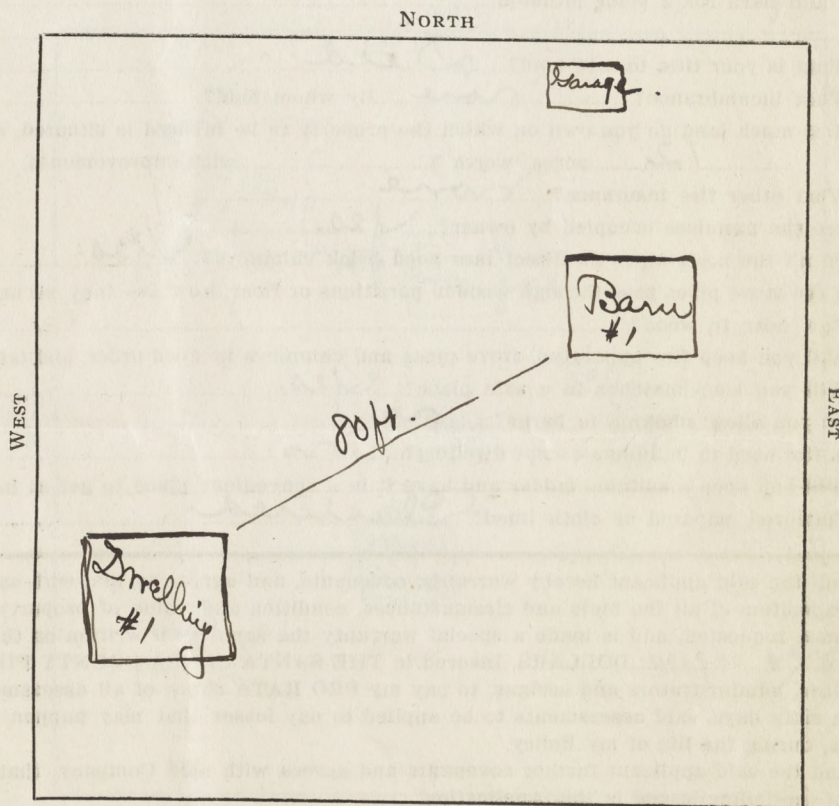
Barns or Stables, less than 40 ft. from dwelling, rate, 40c on \$100.  
Buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Storehouses, and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



ON

Sta. 1.  
Box 136.  
Post Office,

0.

1923.

1.00

2.75

0.75

76

Inspector.

Approved January 22, 1920.

*[Signature]*

President.

*[Signature]*  
Secretary.



#4766.

Rate: { 1800 @ 15 = 270  
180 " 30 = 54  
324

## APPLICATION

Of John Case, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Nineteen Hundred and Eighty DOLLARS, for the term  
 of Three years, from the 24 day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>28</u> x <u>35</u> feet, built 1, now in <u>good</u> repair, <u>Ringle</u> roof	2100	1400	
On wing stories x feet, built 1, now in repair, roof			
On No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>38</u> x <u>25</u> feet, built 1, now in repair, <u>Ringle</u> roof	150	100	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Garage</u> <u>12 x 20 ft.</u>	120	80	
On <u>well</u>			
Total amount		1980	

House and Barn No. 1 being situated on North side of Taves Avenue, 1/4 of a mile from San Tomas Road, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
12 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1980 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of May 1920

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.75  
 Total, \$ 10.75

John Case APPLICANT.

Paid - May 27, 1920



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

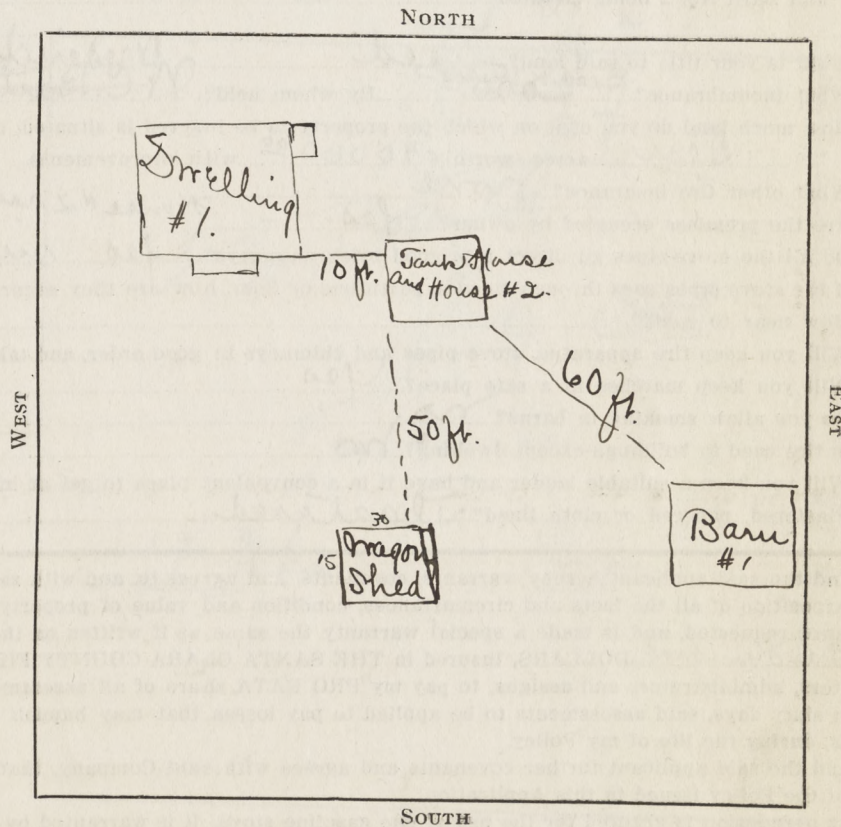
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4767.

# APPLICATION

OF

C. J. Couch

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3300.00  
Expires 28 day of May 1923.  
Policy Fee - - \$ 1.00  
Rate Fee - - \$ 24.80  
Premium - - \$ 25.80

Renewal of #3379 by #2620.  
Inspector.

Approved May 26 1923.

C. J. Couch

President.

E. D. Taylor

Secretary.



145

#4767.

Rate: 3250 @ 25 = 81.25

Of C. J. Couch February 23 1921  
The Santa Clara County Fire Insurance Company San Jose, Cal.  
fire, I Having purchased of C. J. Couch the property described in  
of Policy No. 4767 in the Santa Clara County Fire Insurance Company, and the said Policy  
It is having been assigned to me by said C. J. Couch  
proper I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
On dv to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed L. S. Richards  
Address 601 So. 6th St.

On		
On Piano	<u>300</u>	<u>200</u>
On		
On		
On		
All while contained in dwelling No. <u>One.</u>		
On Windmill and Tank		
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>24</u> feet, built <u>1905</u> , now in repair, roof <u>80</u>	<u>155</u>	<u>50</u>
On Barn No. 2 <u>Wagon shed</u> , <u>15</u> x <u>30</u> ft. <u>1908</u>		
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On Tank House - <u>2</u> story, <u>16</u> x <u>16</u> ft. - built <u>1905</u> - good repair.	<u>1050</u>	<u>750</u>
On and Wing, <u>1</u> story, <u>12</u> x <u>14</u> ft. - also addition, <u>1</u> story, <u>12</u> x <u>16</u> ft. - (Used as a Drilling.)		
On		
Total amount	<u>5455</u>	<u>3300</u>

House and Barn No. 1 being situated on Bernardo Avenue, One and one-half  
miles West of Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? Deed of Trust By whom held? Fredrick Eberhard - Loss Payable -
- How much land do you own on which the property to be insured is situated, and what is its value? See acres, worth \$ 10000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - House #2 rented.
- Do all the stove-pipes go direct into good brick chimneys? Yes in both houses.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 24.80  
Total, \$ 25.80

C. J. Couch APPLICANT.

Paid - May 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

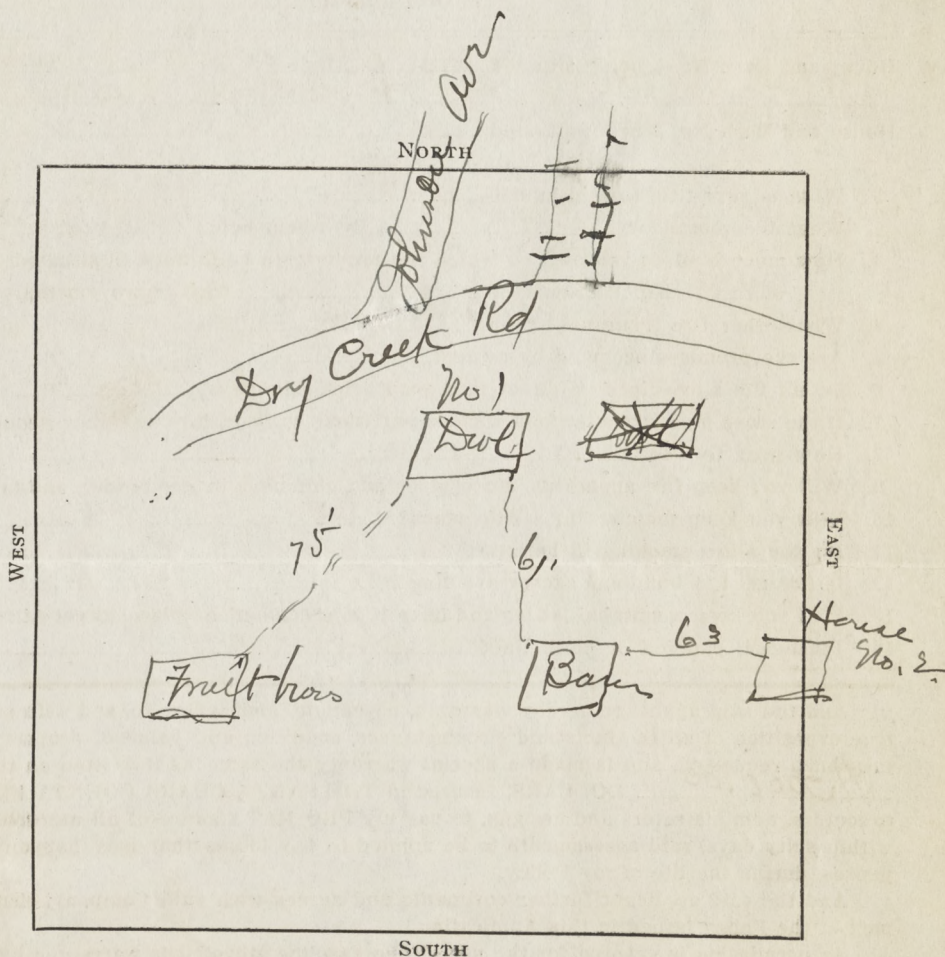
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 1768.

## APPLICATION

OF

Francis W.

L. J. Henderson

Campbell

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 9000.00

Expires 28 day of May 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 13.50

Premium - - - \$ 14.50

M. A. Ross

Inspector.

Approved May 22 1920.

E. J. Taylor

President.

E. J. Taylor

Secretary.



145

#4767.

Rate: 3250 @ 25 = 81.25  
50 - 30 = 15  
8.27

# APPLICATION

Of C.D. Couch Mountain View Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-three Hundred DOLLARS, for the term  
of 3 years, from the 28th day of May 1920, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Ra
On dwelling No. 1, <u>1 1/2</u> stories, <u>30</u> x <u>46</u> feet, built <u>1912</u> , now in <u>good</u> repair, <u>Shing</u> roof	3500	2000	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	450	300	
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>24</u> feet, built <u>1905</u> , now in ..... repair, ..... roof <u>(80.00)</u>	155	50	
On Barn No. 2 <u>Wagon shed</u> , <u>15</u> x <u>30</u> ft. .. <u>1908</u> - <u>(75.00)</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On <u>Tank house - 2 story, 16 x 16 ft. - built 1905 - good repair -</u>	1050	750	
and <u>Wing, 1 story, 12 x 14 ft. - also addition, 10 story, 12 x 16 ft. -</u>			
On <u>(Used as a dwelling.)</u>			
Total amount	5455	3300	

House and Barn No. 1 being situated on Bernardo Avenue, One and one-half  
miles West of Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? Deed of Trust By whom held? Fredrick Eberhard - Loss payable -
- How much land do you own on which the property to be insured is situated, and what is its value? One acres, worth \$ 10000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes - House #2 rented.
- Do all the stove-pipes go direct into good brick chimneys? Yes in both Houses.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty-three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 24.80  
Total, \$ 25.80

C.D. Couch APPLICANT.

Paid - May 26, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private Sheds, Shops, Storehouses, and other buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

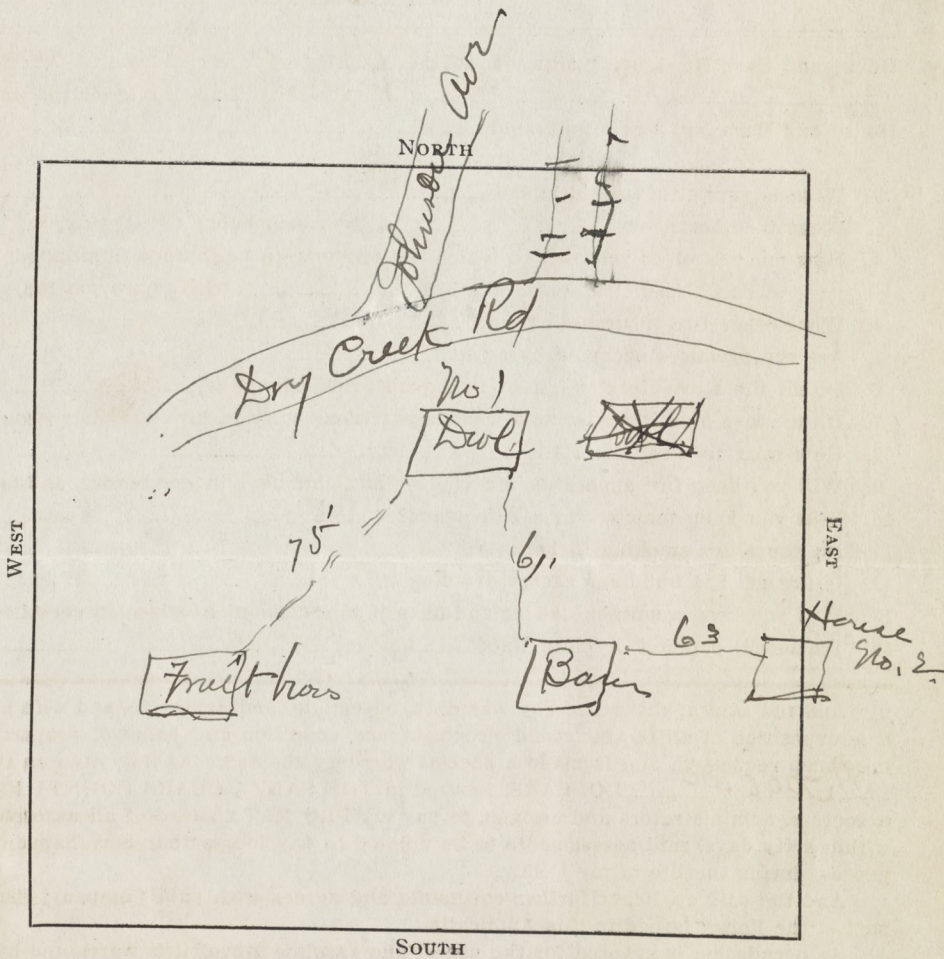
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Approved Mary L. Taylor 1920.  
E. J. Taylor  
President.  
E. J. Taylor  
Secretary.



# #4768. APPLICATION

Rate: 3000 @ 15 = 4.50

Of Frances W. Henderson Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company** for indemnity and Insurance against loss or damage by  
 fire for the sum of three thousand (\$3000.00) DOLLARS, for the term  
 of three years, from the 28 day of May 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>34</u> feet, built 19 <u>03</u> , now in <u>gd</u> repair, <u>shg</u> roof	<u>4000.</u>	<u>3000.</u>	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2, <u>X</u> stories x feet, built 1, now in repair, roof	<u>300.</u>	<u>200.</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>3000.</u>	

*Expired - May 28, 1923  
 Renewed - 6275*

*renewed*

House and Barn No. 1 being situated on N. side Dry Creek Road at intersection of  
Los Gatos San Jose Highway about 1 mi. S.E. of Campbell  
 House and Barn No. 2 being situated

- What is your title to said land?
- What incumbrance? By whom held? Garden City Bank & Trust Co. Campbell
- How much land do you own on which the property to be insured is situated, and what is its value?  
26.24 12/100 acres, worth \$1000.00 on furniture
- What other fire insurance? yes
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Brick & Patent Chimney
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$3000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of May 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.50  
 Total, \$ 14.50

Frances W. Henderson APPLICANT.

Paid - October 9, 1920

*823000 renewal  
 70000 additional*



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

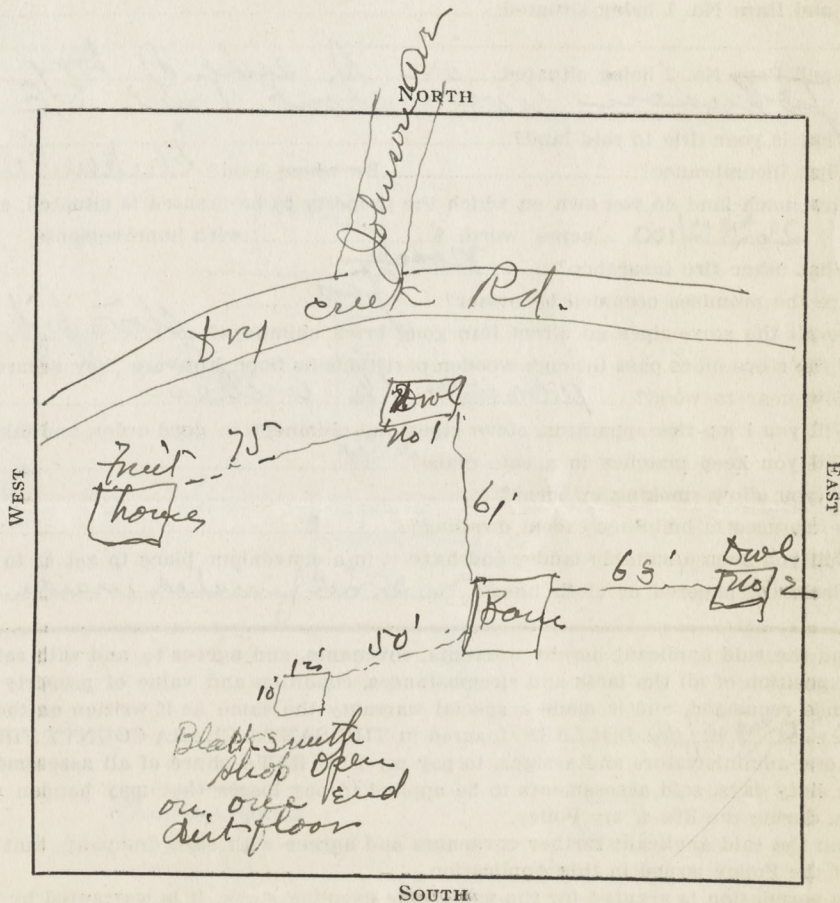
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Advised Police*



No 4769

# APPLICATION

OF  
Frances W.  
J. J. Henderson

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2920.00

Expires 28 day of May 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 26.30

Premium - - - \$ 27.30

M. A. Ross Inspector.

Approved May 22 1923  
G. W. O'Fallon President.  
Edw. D. Taylor Secretary.



144

Frances W.

#4769.

Date: ~~250 @ 18~~  
2920 @ .30 = 8.76  
404 10

# APPLICATION

Of L. J. Henderson Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred Twenty DOLLARS, for the term  
of Three years, from the 28th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

mit  
out  
out

insured in  
one policy

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 1 stories <u>21</u> x <u>24</u> feet, built 1 <u>903</u> , now in <u>gd</u> repair, <u>slg</u> roof	<u>375</u>	<u>250</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>40</u> x <u>50</u> feet, built 1, now in <u>gd</u> repair, <u>slg</u> roof	<u>1500</u>	<u>1000</u>	
On Barn No. 2			
On <u>5</u> Tons of Hay	<u>100</u>	<u>50</u>	
On <u>King Touring Car 8 cyl.</u>	<u>1000</u>	<u>400</u>	<u>500</u> ✓
On <u>Horses, Mitchell Roadster 4 h.</u>	<u>400</u>	<u>200</u>	<u>200</u> ✓
On <u>Horse Wagon Sunset 4 "</u>	<u>400</u>	<u>200</u>	<u>200</u> ✓
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>	<u>100</u>	<u>65</u>	
On <u>Horse Phaeton</u>			
On <u>one half ton of feed (chickens + horse feed)</u>	<u>30</u>	<u>20</u>	
On Harness and Robes			
All while contained in Barn No. <u>No. 1</u>			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit house</u>	<u>300</u>	<u>200</u>	
On <u>800 new trays and 800 used trays, good cond.</u>		<u>480</u>	
On <u>350 fruit boxes</u>	<u>50</u>	<u>30</u>	✓
On <u>fruit grader</u>	<u>140</u>	<u>25</u>	
Total amount		<u>2920</u>	

Expired - May 28, 1923  
Renewed - 6275

- House and Barn No. 1 being situated
- House and Barn No. 2 being situated on S. side of Dry creek Rd. at intersection of Johnson Ave. about 1 mi. S.E. of Campbell.
- What is your title to said land?
  - What incumbrance? By whom held? Garden City Bank & Trust Co. - Campbell Branch
  - How much land do you own on which the property to be insured is situated, and what is its value? 26 1/2 / 100 acres, worth \$ with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys? Stove pipe into terra cotta (outside)
  - If the stove pipes pass through wooden partitions on floor, how are they secured? by sheet iron collar
  - How near to wood? about 1 1/2 inches
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns?
  - Is fire used in buildings except dwelling?
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? no 2 not finished inside - Boarded -

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3020 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 26.30  
Total, \$ 27.30

27.30  
14.00  
13.30  
341.80 (total)

Frances W. Henderson APPLICANT.

Paid - Dec. 9, 1920

1541.00 renewal.  
\$ 1329.00 new.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

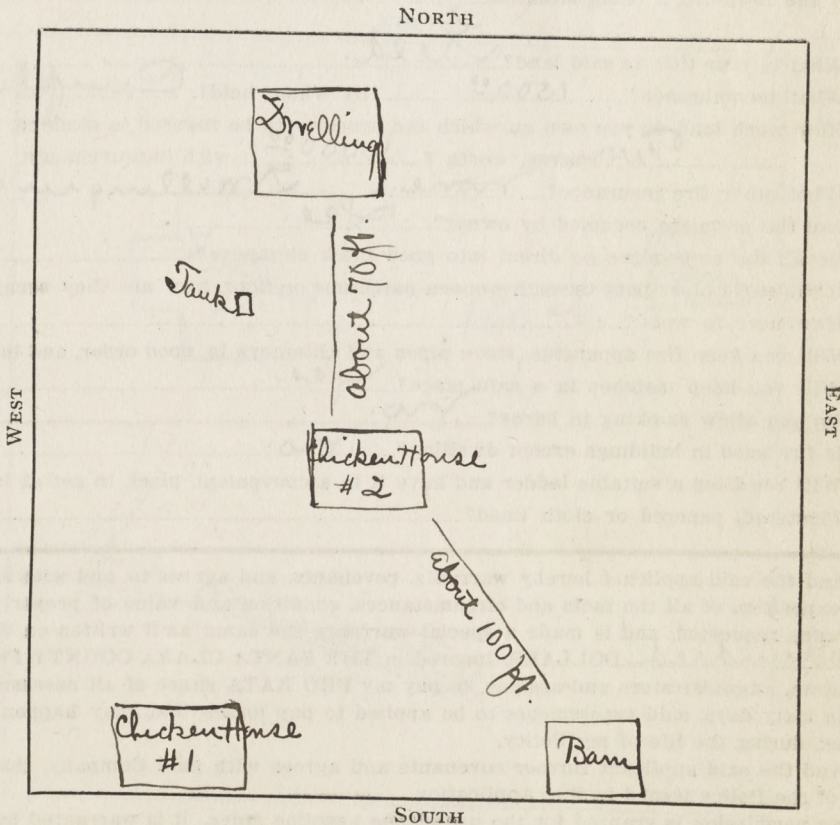
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4778

# APPLICATION

OF

Mrs. Laura J. Dugh,  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 500.00

Expires 29 day of May 1921.

Policy Fee

\$

1.00

Rate Fee

\$

1.15

Premium

\$

2.15

Renewal of #4277  
Inspector.

Approved

May 26

1920

C. J. Pettit

President.

E. A. Taylor

Secretary.



143

#4770.

Rate: 500 @ 35 = 1.75

# APPLICATION

Of Mrs. Laura J. Pugh - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred DOLLARS, for the term  
of one years, from the 29th day of May 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....	150	100	
On Barn No. 1, 1 stories, 24 x 22 feet, built 1....., now in ..... repair, ..... roof	150	100	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Chicken House No. 1, 40x60 ft. - Shing. roof</u>	300	200	
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On <u>Chicken House No. 2, 16x30 ft. -</u>	150	100	
On .....			
On .....			
Total amount	750	500	

House and Barn No. 1 being situated on South Side of Hamilton Avenue  
between Meridian Road and 24th Avenue, Santa Clara Co. Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Seed.
2. What incumbrance? 1500.00 By whom held? Campbell Bank.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? none. - Dwelling in another Co..
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of May 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 1.75  
Total, \$ 2.75

Paid - July 13, 1920.

*Will call and sign*

Mrs. Laura J. Pugh  
for C. B. Pugh

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

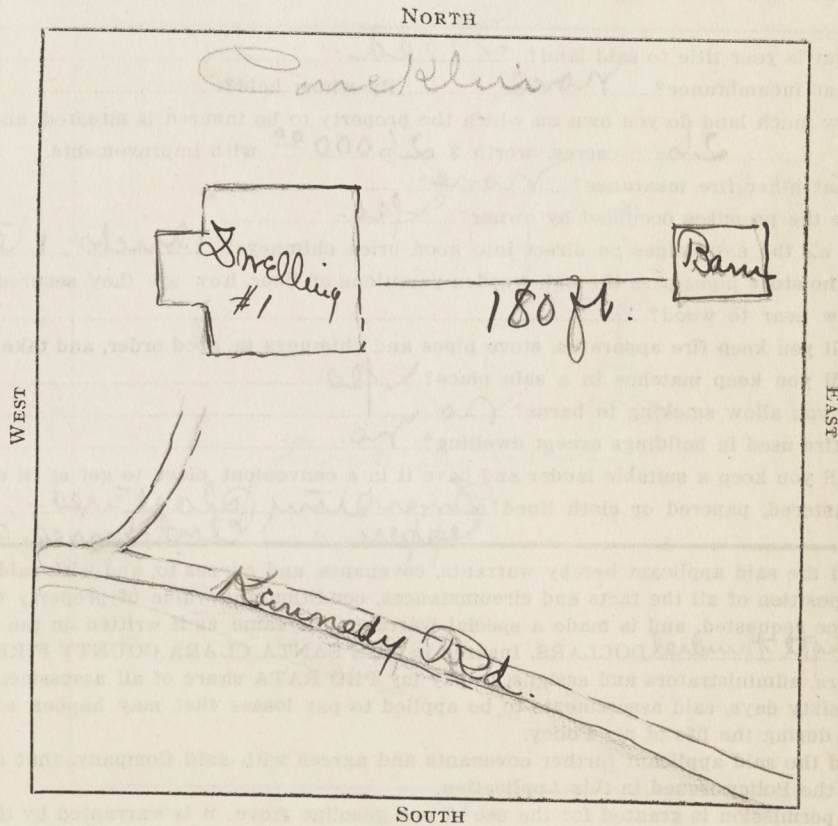
1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4771.

# APPLICATION

OF

Frank Concklin  
Route 2,  
East Helena Post Office,  
Box 11

Santa Clara County, Cal.

Amount Insured \$ 2800.00

Expires. 1st day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.60

Premium - - - \$ 13.60

Renewal of \$3383.

Inspector.

Approved

June 21, 1920.

G. B. Pettit

President.

Shirley Taylor

Secretary.



167

# 4771.-  
APPLICATION

Rate: 2800 @ 15 = 420.

Of Frank Concklin, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Thousand Eight Hundred DOLLARS, for the term  
of Three years, from the first day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>33</u> x <u>36</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shing</u> roof	3500	2300	2.00
On <u>Sleeping Porch</u> 1 story <u>15</u> x <u>16</u> feet, built <u>1920</u> , now in <u>good</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof	1000	400	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	200	100	
On <u>"</u>			
On Piano			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>"</u> stories, <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	4700	2800	

Exp. paid - June 1, 1923.  
Renewed - 6264

House and Barn No. 1 being situated on Kennedy Road, 1 3/4 miles East  
from Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated "

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value?  
26 acres, worth \$ 26000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? 1 brick; 1 terra-cotta with steel jacket.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? 3 inch packing between.
8. How near to wood? "
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plaster and plastered.  
Lepper " Cloth-lined and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.60  
Total, \$ 13.60

Frank Concklin APPLICANT.

Paid -- June 1, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and basis

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

SOUTH

EAST

tank house

house

10-  
23.20  
8.20  
17.1  
58.40

28030  
56000  
11680  
1780  
1360  
420

60 ft.  
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\$100.  
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build-  
\$100.  
vate),  
r out-  
0c on  
0c on

School Houses and Churches; detached;  
Rate, 30c on \$100.  
Fruit and Hay, and other contents of build-  
ings; rate the same as buildings in which they  
are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

No 4772.

APPLICATION

OF

Wm. Shorter.

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 2800.00

Expires 181 day of

June 23. 1920.

Policy Fee

\$ 1.00

Rate Fee

\$ 12.60

Premium

\$ 13.60

Inspector.

H. A. Frick

Approved

June 4" 1920.

President.

E. G. Taylor

Secretary.



167

# 4771.-

Date: 2800 @ 15 = 420.

# APPLICATION

Of Frank Concklin, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Thousand Eight Hundred DOLLARS, for the term  
of Three years, from the first day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>33</u> x <u>36</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>Shing</u> roof }	<u>3500</u>	<u>2300</u>	
On <u>Sleeping Porch</u> 1 story <u>15</u> x <u>16</u> feet, built <u>1920</u> , now in <u>good</u> repair, " roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>1000</u>	<u>400</u>	
On Piano	<u>200</u>	<u>100</u>	
On			
On			
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$			
On			
On			
On			
On			
	<u>1700</u>	<u>2800</u>	
House and Barn No. 1 being situated <u>from Los Gatos</u>			
House and Barn No. 2 being situated			
1. What is your title to said land?			
2. What incumbrance? <u>none.</u>			
3. How much land do you own on which <u>26</u> acres, worth			
4. What other fire insurance? <u>no.</u>			
5. Are the premises occupied by owner?			
6. Do all the stove-pipes go direct into the outside?			
7. If the stove pipes pass through wood			
8. How near to wood?			
9. Will you keep fire apparatus, stove			
10. Will you keep matches in a safe place? <u>yes.</u>			
11. Do you allow smoking in barns? <u>no.</u>			
12. Is fire used in buildings except dwelling? <u>no.</u>			
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? <u>yes.</u>			
14. Plastered, papered or cloth lined? <u>Lime stone Plastered</u> <u>Lepper " Cloth-lined and papered.</u>			

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Thousand Eight Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.60  
Total, \$ 13.60

Frank Concklin APPLICANT.

Paid -- June 1, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

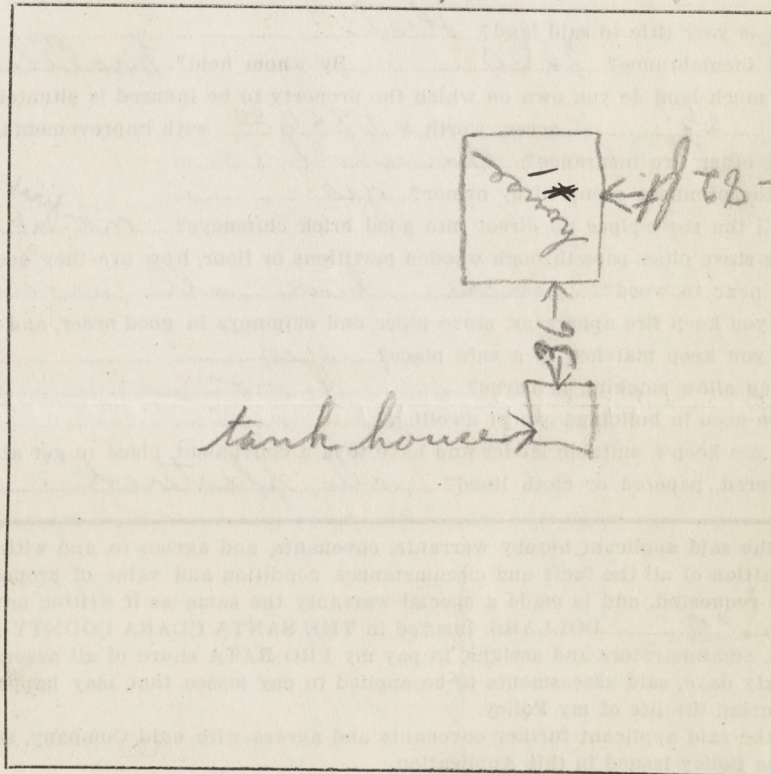
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



NORTH

SOUTH

EAST

No 4772.

APPLICATION

OF

Wm. Carter.

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2800.00

Expires 18th day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 12.60

Premium - - - \$ 13.60

A. A. Frick  
Inspector.

Approved June 4th 1920.

W. J. Taylor.  
President.

E. Q. Taylor.  
Secretary.



#4772.  
APPLICATION

Rate: 2800 @ 15 = 420.

Of Wm. Kortes, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss of  
fire, for the sum of (2800.00) Two thousand eight hundred and no/100 DOLLARS  
of 5 years, from the 1st day of January 1920  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for is not to exceed the value of the property.

SAN JOSE, CAL.,

November 5 1920.

Having purchased of Wm. Kortes the property described in  
Policy Y No. 4772 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Wm. Kortes

I hereby accept the said Policy Y of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Joseph Cirolli

San Francisco Nov 3-20  
Santa Clara Fire Insurance Co  
San Jose.  
Gentlemen,

I am enclosing  
here with the signed up  
assignment for the fire insurance  
policy on the property just  
purchased by my father  
Joseph Cirolli 2d of Mr William  
Kortes at Box 20 Church  
Street Mountain View Calif.  
will you send  
me a duplicate policy as  
it is my understanding that  
the original is in the  
possession of Mrs E. L. Parmenter  
who hold a mortgage on  
the property.

Yours Truly  
Joseph Cirolli Jr  
578- 25th Av.

Policy Fee, \$ 1.00  
Rate Fee, \$ 12.60  
Total, \$ 13.60

Paid - June 3 - 1920

Wm. Kortes APPLICANT.

foregoing is a full, just and  
s offered as a basis of the  
For and in consideration of  
PANY, I bind myself, heirs,  
Directors of said Company,  
Company, or incidental ex-

said Company shall form a  
reservoir is to be filled dur-  
when the reservoir is being

May 1920

200.00  
00 2800  
South by cent  
view  
ing floor.  
interior  
and embers? yes



No 4773

## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 25c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures,—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached;  
Rate, 30c on \$100.  
Fruit and Hay, and other contents of build-  
ings; rate the same as buildings in which they  
are contained.

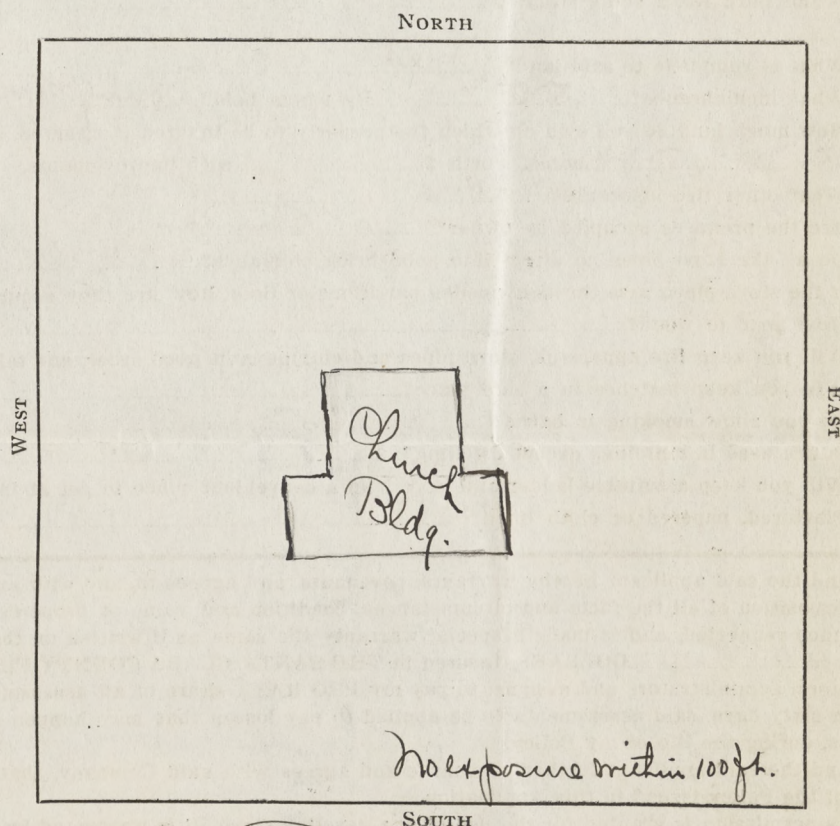
**EXPOSURES.**

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



SOUTH

Lincoln Avenue

# APPLICATION

OF

Trustees of  
OF  
Willow Glen M. E. Church.

W. C. Anderson

Dear Sir:

W. J. O'Connell Post Office,  
Santa Clara County, Cal.

Amount Insured

ॐ

Expires 2 day of

of

## Policy Fee

e

e

e

Rate Fee



## Premium

11

11

11

Received of Mr. J. H. ... \$200.00

Inspector:

Approved

d

d

President.

Wm. O. Fowler.

Secretary.



#4772. Rate: 2800 @ 15 = 420.  
APPLICATION

Of Wm. Kortes, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (2800.00) Twenty-eight Hundred DOLLARS, for the term  
of 3 years, from the 1st day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>27</u> x <u>33</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>good</u> roof }	<u>5000.</u>	<u>2600.00</u>	
On wing stories x feet, built 1, now in repair, roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and tank house 14x14 and 2 stories</u>	<u>500</u>	<u>300.00</u>	
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>5500</u>	<u>2800</u>	

House and Barn No. 1 being situated on Church St. W. side of corner  
North by Church street west by H. A. Bricks. South by corner  
House and Barn No. 2 being situated Street. near old Mountain view.

- What is your title to said land? Heed
- What incumbrance? 300.00 By whom held? Mrs. Ella Parmenter.
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ 6850.00 with improvements.
- What other fire insurance? Household goods.
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? no first through ceiling floor.
- If the stove pipes pass through wooden partitions or floor, how are they secured? iron ventilator
- How near to wood? 2 inches clear all around.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? all plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of May 1920  
Policy Fee, \$ 1.00  
Rate Fee, \$ 12.60  
Total, \$ 13.60

Wm. Kortes APPLICANT.

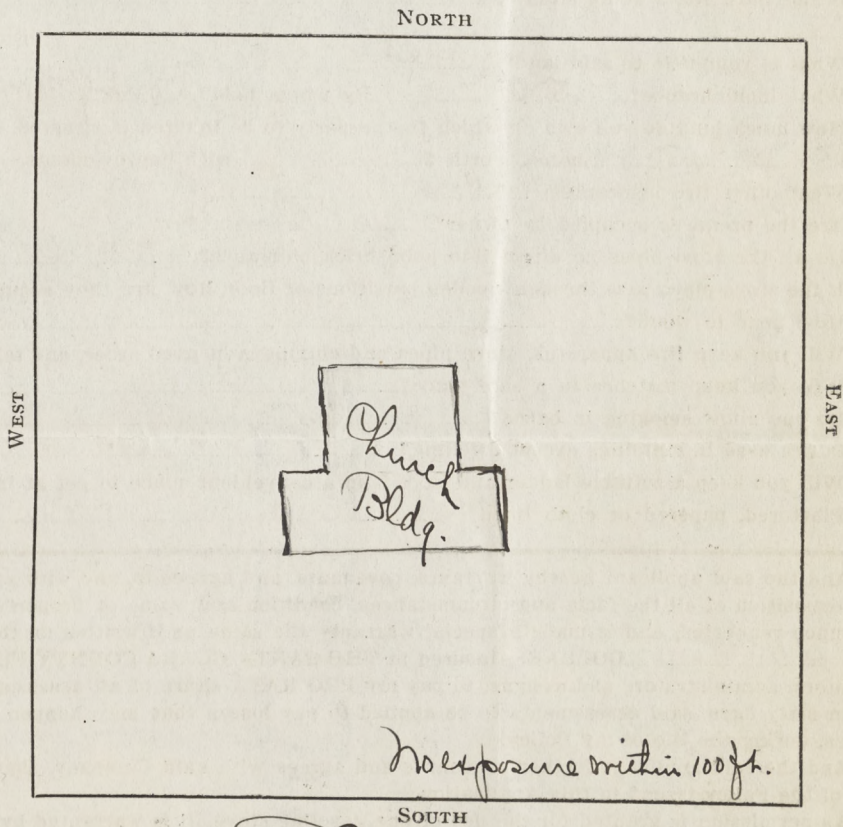
Paid - June 3 - 1920



Being delivered to Mrs. Scott.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



SOUTH  
*Lincoln Avenue*

Classification of Risks

First-class dwellings and contents, detached, 15c on \$100.

DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds or to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending through roof, floor, or side-walls, double basis rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to board, papered or painted, adds one third to rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 25c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate as dwellings. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at 40 ft. from dwelling rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from dwelling rate, 30c on \$100.  
Buildings classed as exposures.—Rate, 25c on \$100.

Barns or Stables, less than 40 ft. from dwelling, rate as dwellings.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (primarily for drying fruit), and other buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 30c on \$100.

School Houses and Churches; detached, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

ON

*S. Chuck Anderson*

Post Office,

al.

*400.00*

*2 1923.*

*1.00*

*39.60*

*40.60.*

*35.*

Inspector.

*14 1923.*

*W. H. B. B. B.*

President.

*W. A. Taylor.*

Secretary.



#4773.  
APPLICATION

Rate: 4400@50 13.20

Of Trustees of Hillman Glen M.E. Church, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Four Hundred DOLLARS, for the term  
of Three years, from the 2nd day of April June 1920; if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 50 x 82 feet, built 1914, now in <u>good</u> repair, <u>Composite</u> roof	5600	3700	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions Benches, Benches, Chairs, Range, etc	700	400	
On Piano			
On Organ, Mason and Hamlin nine-reed Manual (Leary, and pumped by motor)	500	300	
On and pumped by motor			
All while contained in dwelling No. Church Bldg.			
On Windmill and Tank			
On Barn No. 1, stories, x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		4400	

Cancelled - June 2, 1923.  
Not renewed.

Church Bldg.  
House and Barn No. 1 being situated on East side of Lincoln Ave., about Three miles from San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? 500.00 By whom held? Board of Home Missions and Church Extension
- How much land do you own on which the property to be insured is situated, and what is its value? Dot, 100 x 150 ft acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? as a church.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered. Electric lighted.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4400.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4th day of April 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 39.60  
Total, \$ 40.60

Trustees

W. G. Anderson  
N. W. Banta  
P. S. Dora

APPLICANT.

Paid (by Mr. Scott) - June 22, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending  
through roof floor, or side-walls, adds one fifth

in \$100.

more stovepipes, extending thru  
side-walls, double basis rate.

on \$100.

ning, for whole or any part of  
ss closely tacked to boards and  
painted, adds one third to basis

on \$100.

res—Dwelling from 40 to 60 ft.  
s; classed as exposures; Rate, 20c

ess than 40 ft. from bldgs. classed

nd Terra-cotta; Rate, 25c on \$100.  
nd Stovepipe; Rate, 35c on \$100.

nd cloth-lining; Rate, 25c on \$100.

s, if near dwelling, rate with  
near Barn, rate with Barn.

ables, detached, rate at twice a

Stables, from 40 to 60 ft. from  
ssed as exposures.—Rate, 35c on

tables, less than 40 ft. from build-

as exposures.—Rate, 40c on \$100.  
ses, and Fruit Driers (private),

Storehouses, and other out-

tached; Rate, 30c on \$100.  
d Cheese Factories—Rate, 30c on

ines, Boilers, etc.; Rate, 40c on

uses and Churches; detached;  
\$100.

Hay, and other contents of build-

e same as buildings in which they

EXPOSURES.

lding, except a barn or stable, in

is used, is not an exposure to a

a barn or stable is an exposure to

to a dwelling, and a dwelling is an exposure

a barn or a stable.  
When two or more buildings, adjoining or

adjacent, are occupied by the same person for

a common purpose, so that the buildings, tho

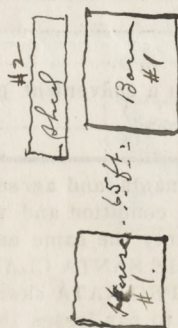
separated, constitute a single hazard, they are

not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



SOUTH

EAST

THIS SIDE OF CARD IS FOR ADDRESS

Santa Clara Co Fire Ins Co.  
Room #10 Porter Building.  
San Jose.



No. 4774

# APPLICATION

OF

*L. M. G. G. G.*

*San Jose*

Post Office,

Santa Clara County, Cal.

Amount Insured \$ *3435.00*

Expires *3* day of *June* 19*23*

Policy Fee - - \$ *1.00*

Rate Fee - - \$ *19.40*

*Less Return Premium* *20.40*

Premium - - \$ *1.90*

*18.50*

*C. M. Spalding*

Inspector.

Approved *June 4* 19*20*.

*C. M. Spalding*

President.

*E. A. Taylor*

Secretary.



# #4773. APPLICATION

Rate: 4400 @ 50 13.20

Of Trustees of Willow Glen M.E. Church, - Superior Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Four Thousand Four Hundred DOLLARS, for the term  
 of Three years, from the 2nd day of April June 1920; if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>Church Bldg.</u> 1 story <u>50</u> x <u>82</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Composite</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>5600</u>	<u>3700</u>	
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions <u>Benches, Pews, Chairs, Range, etc</u>	<u>700</u>	<u>400</u>	
On Piano			
On <u>Organ, Mason &amp; Hamlin nine-reed Manual (Leary, and pumped by motor)</u>	<u>500</u>	<u>300</u>	
On <u>and pumped by motor</u>			
All while contained in dwelling No. <u>Church Bldg.</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Hol</u>			
On <u>Harness and</u>			
All while cont			
On Pumping l			
On			
On			
On			
On			

Canceled - June 2, 1923.  
Not renewed.

Dear Sirs: Our Trustees have placed  
 the Insurance on the Willow Glen M.E.  
 Church in our own Insurance Association.  
 Thanking you for past favors and your  
 kindness in reminding us of prospective  
 expiration of our policy in your company  
 No 4773, I am yours sincerely  
P. P. Dorr  
 for the Trustees.

On Church Bldg.  
 On House and Barn  
 On mules  
 On House and Barn

- What is your business?
- What income do you receive?
- How much insurance do you have?  
Not, 100.
- What other fire insurance? none
- Are the premises occupied by owner? as a church
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered Electric lighted

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4400 @ 50 / 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4<sup>th</sup> day of April 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 39.60  
 Total, \$ 40.60

Trustees W. B. Auduson  
N. W. Banta  
P. P. Dorr APPLICANT.

Paid (by Mr. Scott) - June 22, 1920.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

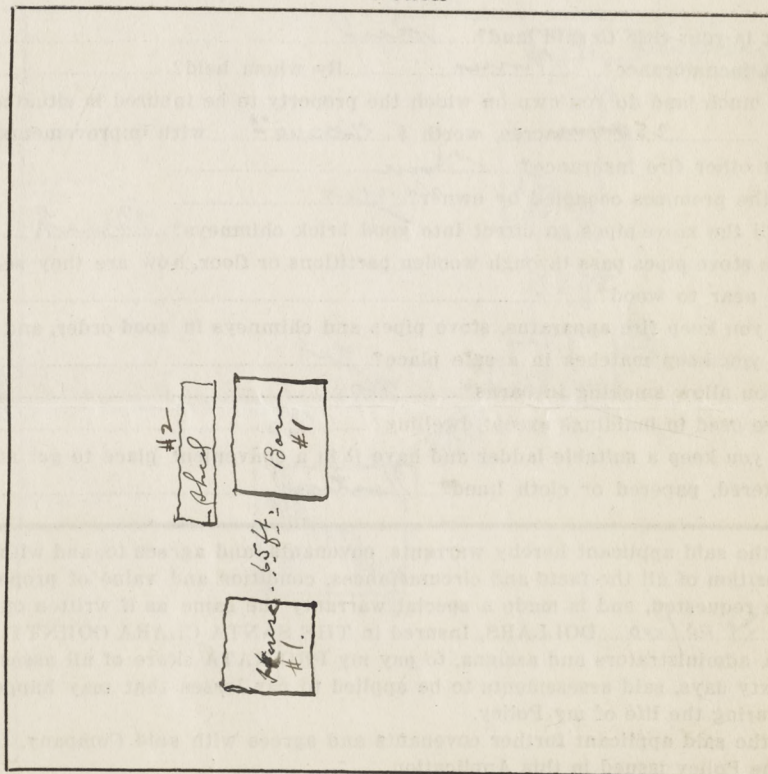
EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4774

APPLICATION

OF

L. M. G. G. G.

San Jacinto

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3435.00

Expires 3 day of June 1923

Policy Fee - - \$ 1.00

Rate Fee - - \$ 19.40

Less Return Premium Can 20.40

Premium - - \$ 1.90

#3650 \$ 18.50

C. M. Spalding

Inspector.

Approved June 4 1920.

C. M. Spalding

President.

E. A. Taylor

Secretary.



# 4774  
APPLICATION

Rate. 2550 @ .15 = 382  
885 " 30 = 265  
647

Of G. Miguelgory Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand four hundred thirty five DOLLARS, for the term  
of 3 years, from the 3rd day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>42</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>5000<sup>00</sup></u>	<u>2400<sup>00</sup></u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>      </u> stories, <u>48</u> x <u>32</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>900<sup>00</sup></u>	<u>550<sup>00</sup></u>	
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>Shed</u> <u>14</u> x <u>70</u> <u>Shingle</u> roof	<u>300<sup>00</sup></u>	<u>175<sup>00</sup></u>	
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>16</u> <u>lbs</u> <u>Hay</u> in <u>Barn</u>		<u>160<sup>00</sup></u>	
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>Three thousand four hundred thirty five</u>		<u>3435<sup>00</sup></u>	

House and Barn No. 1 being situated on Fair Oaks Ave. about 1 1/2 miles north of Sunnyvale  
House and Barn No. 2 being situated       

- What is your title to said land? deed
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2.5 acres, worth \$ 20000<sup>00</sup> with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? 1 Brick
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3435.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of June 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 19.40

Total, \$ 20.40

Less \$ 1.90 - Return Premium  
\$ 18.50 Cash Policy #3656.

Paid - June 14, 1920.

G. Miguelgory APPLICANT.

\$1980 - renewal  
1455 - added.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

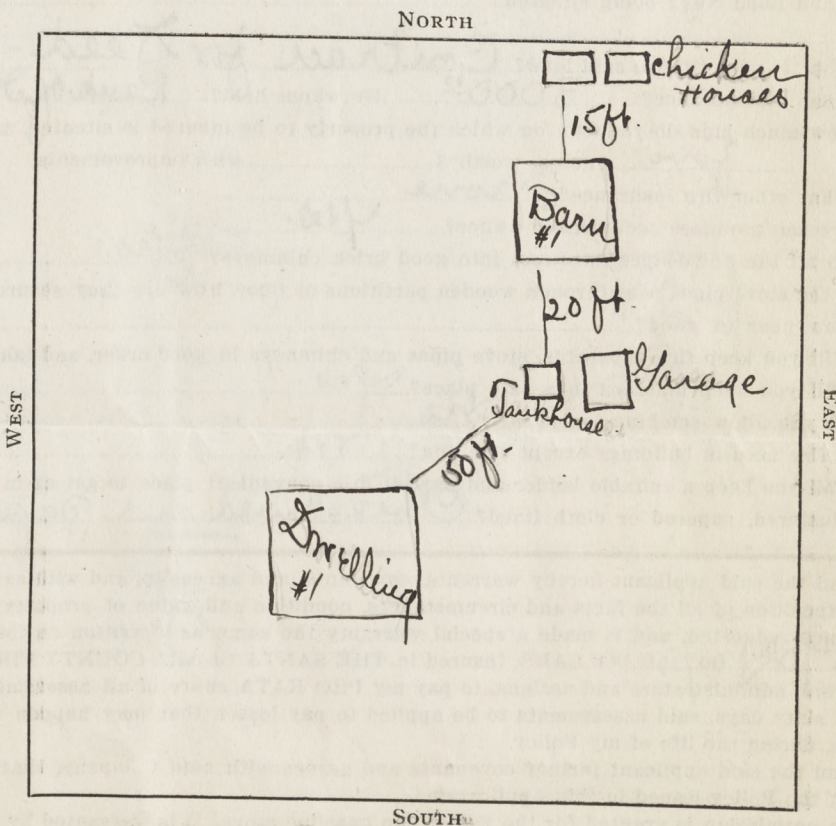
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

OF

Joseph Waddington

Lilroy Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1870.00

Expires 4 day of

June 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 18.80

Premium

\$ 11.80

Inspector

Renewal of #3384

Approved

June 2, 1923

President.

Secretary.

E. D. Taylor



#4775.  
APPLICATION

Rate: 1334 @ .15 = 2.00  
536 " 30 = 1.60  
3.60.

Of Joseph Waddington, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred and Seventy DOLLARS, for the term  
of 3 years, from the fourth day of June 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>48</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	2000	1334	
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank house.</u>	300	200	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>20</u> feet, built 1....., now in ..... repair, ..... roof	400	266	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On <u>2 chicken Houses-</u>	30	20	
On <u>Garage, 12x16 ft. -</u>	75	50	
On .....			
Total amount.....		1870	

*Exp. paid June 11, 1923.  
Returned 6268.*

House and Barn No. 1 being situated on State Highway about 1/2 of a mile  
North of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

- Contract for Seed -
- What is your title to said land? 3000<sup>00</sup>
  - What incumbrance? By whom held? Bank of Italy, Gilroy - Los payable.
  - How much land do you own on which the property to be insured is situated, and what is its value?  
five acres, worth \$..... with improvements.
  - What other fire insurance? none
  - Are the premises occupied by owner? yes.
  - Do all the stove-pipes go direct into good brick chimneys? yes.
  - If the stove pipes pass through wooden partitions or floor, how are they secured?.....
  - How near to wood?.....
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
  - Will you keep matches in a safe place? yes.
  - Do you allow smoking in barns? no.
  - Is fire used in buildings except dwelling? no.
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
  - Plastered, papered or cloth lined? Cloth lined and papered - G. L.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1870 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this..... 1 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.80  
Total, \$ 11.80.

Paid - June 7, 1920.

Joseph Waddington APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

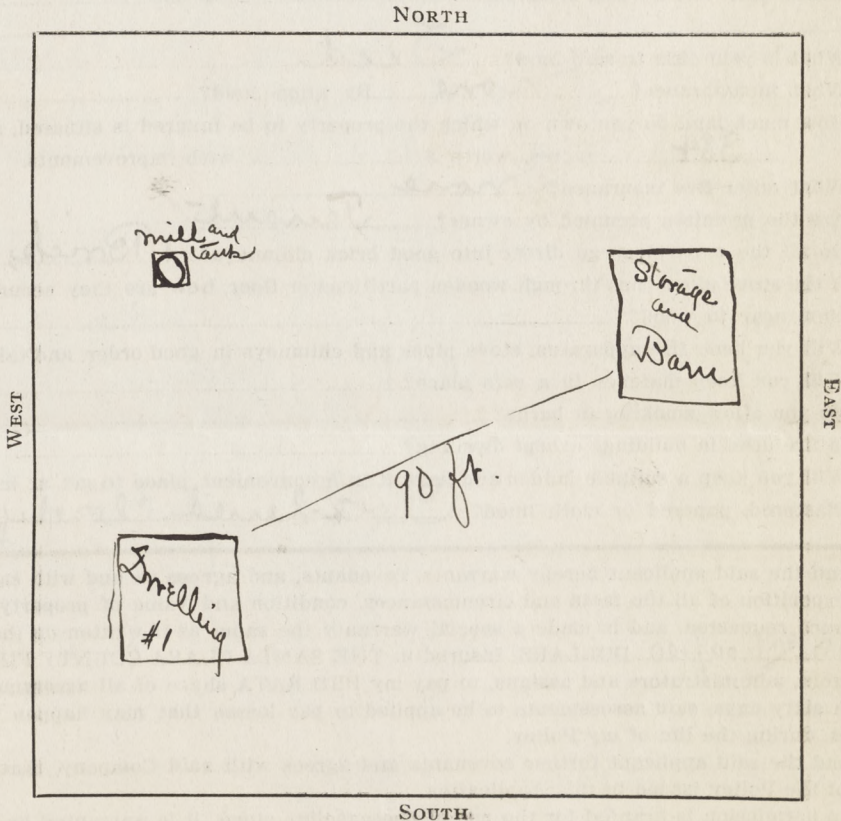
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

# NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4776.

# APPLICATION

OF

Mrs Frances J. Dixon  
160 North 5th St.  
San Jose  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1350.00  
Expires 5 day of June 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 6.05  
Premium - - - \$ 7.05

Renewal of #3841.  
Inspector.

Approved June 2, 1922  
E. W. Taylor  
President.  
Secretary.



#4776. Rate: 850 @ 18 = 153  
500 " 30 = 150  
3.03

# APPLICATION

Of Frances Dixon, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire for the sum of thirteen hundred and fifty DOLLARS, for the term  
of two years, from the fifth day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>46</u> x <u>26</u> feet, built 1, now in <u>good</u> repair, <u>Shing</u> roof	1050	700	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank	225	150	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>60</u> feet, built 1, now in <u>good</u> repair, <u>Shing</u> roof	750	500	
On Barn No. 2 - <u>2</u> lean to's -			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			

Expired, June 5, 1922.  
Renewed #5749.

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4776 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4776.

	Valuation	Am't Insured	
On Dwelling - <u>Additional on Dwelling</u> - When Built? Dimensions Condition	1950	1300	00
On Barn - When Built? Dimensions Conditions			
On Windmill and Tank - <u>Additional</u>	225	150	00
On			
On			

Amount Ins., \$ 1450.00 Premium, \$ 4.80 Paid - July 19, 1920. Survey, \$ Total, \$

Dated this 13th day of July, 1920

Frances Dixon Agent  
Applicant

Inspector  
Applicant

ing the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being  
filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.05  
Total, \$ 7.05

Paid - June 26, 1920.

Frances Dixon APPLICANT.  
DISTRIBUTOR FOR LIFE UNDER THE LAST  
WILL OF NATILDA C. WING, DECEASED



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

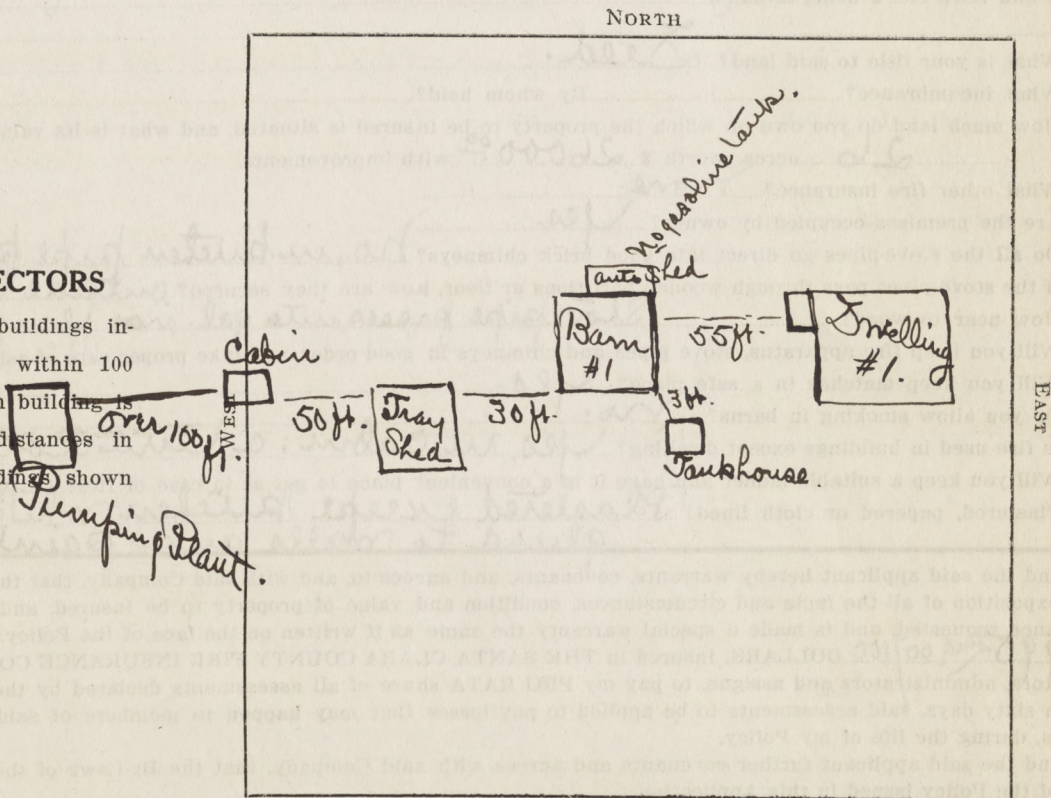
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4777.

## APPLICATION

OF

Albert M. Foster,

Route 2,  
Box 87,  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2995.00

Expires 5 day of

June 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 11.85

Premium

\$ 12.85

Renewal of \$4257.  
Inspector.

Approved, June 9, 1920.

C. B. Patten,

President.

E. A. Taylor,

Secretary.



# #4776. Rate: 850 @ 18 = 153 500 " 30 = 150 3.03 APPLICATION

Of Frances J. Dixon, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire for the sum of Thirteen hundred and fifty DOLLARS, for the term  
 of two years, from the fifth day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>46</u> x <u>26</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof }	<u>1050</u>	<u>700</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, <u>Shing</u> roof }			
On .....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>60</u> feet, built 1....., now in <u>good</u> repair, <u>Shing</u> roof	<u>225</u> <u>750</u>	<u>150</u> <u>500</u>	
On Barn No. 2 - <u>2</u> leaves to S -			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2025</u>	<u>1350</u>	

House and Barn No. 1 being situated on North side of Penitencia Creek Road  
about three miles East from San Jose, Santa Clara Co. Cal.  
 House and Barn No. 2 being situated.....

- What is your title to said land? Lease
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
38+ acres, worth \$..... with improvements. Other policy - 4221.
- What other fire insurance? none
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? 1 Brick - 1 terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? .....
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
- Plastered, papered or cloth lined? Cloth-lined, closely latched and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1350 and 100/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this..... 1 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 6.05  
 Total, \$ 7.05

Paid June 26, 1920.

Frances J. Dixon APPLICANT.  
 DISTRIBUTOR FOR LIFE UNDER THE LAST  
 WILL OF MATILDA C. WING, DECEASED.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

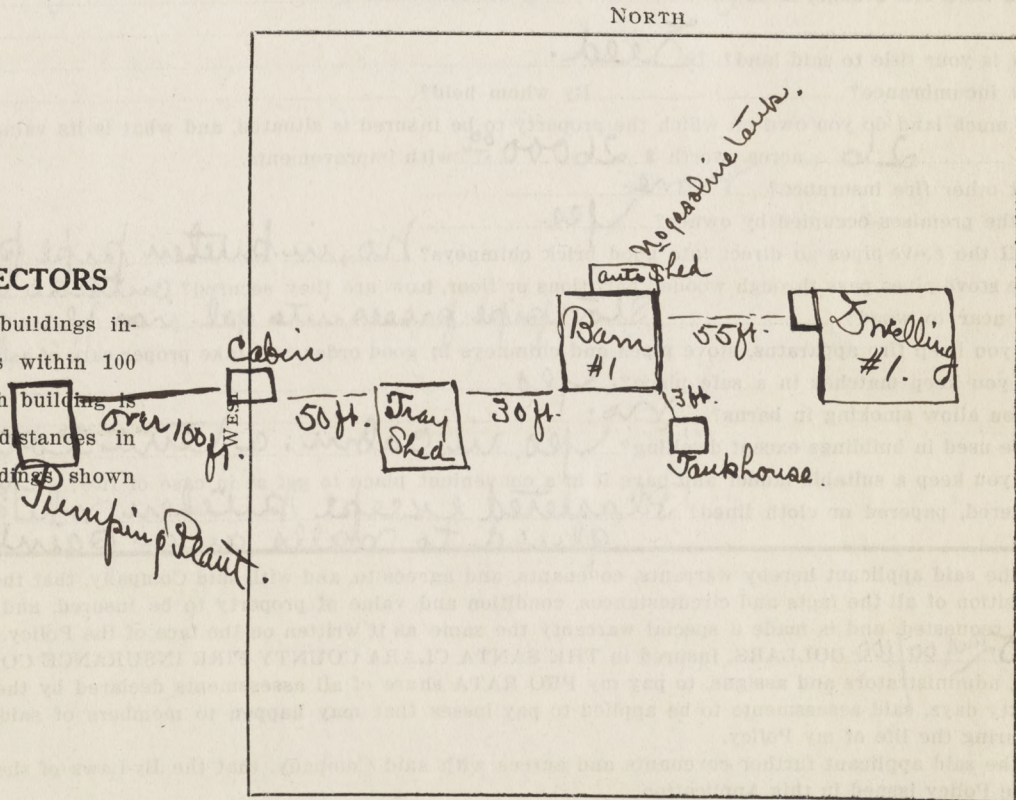
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4777.

APPLICATION

OF

Albert M. Foster,

San Jose, Route 2,  
Box 87,  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2995.00

Expires

5 day of June 1921.

Policy Fee

\$ 1.00

Rate Fee

\$ 11.85

Premium

\$ 12.85

Renewal of \$4257.

Inspector.

Approved

June 9, 1920.

W. B. Pettit,

President.

E. A. Taylor,

Secretary.



4777.  
APPLICATION

Rate: 2765 @ 40 = 11.06  
30 " 23 = .07 (1 yr. rate)  
200 " 35 = .70  
11.83

Of Albert M. Foster, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Nine Hundred ninety five DOLLARS, for the term  
of one years, from the fifth day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>50</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>12</u> x <u>15</u> feet, built <u>1903</u> , now in " repair, " roof	1500	1000	
On <u>Cabin</u>			
On house No. 2 <u>1</u> stories <u>8</u> x <u>12</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	45	30	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1050	700	
On			
On Piano	400	260	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Tank house and Engine - 12 x 12 ft. tank</u>	300	200	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>36</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	354	236	
On Barn No. 2			
On <u>7 1/2</u> Tons of Hay	75	50	
On			
On <u>2</u> Horses - <u>equal value</u>	100	66	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes - <u>nothing</u>	42	28	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, <u>motor and</u> , on Pump House, <u>+</u>	300	200	
On			
On <u>Tray and Tool Shed - 25 x 36 ft. - Built 1918 -</u>	150	100	
On <u>500 fruit trays, while in shed, or piled near it -</u>	250	125	
On			
Total amount	1515	1005	

Expired - June 5, 1921.  
Renewed - 5258.

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 4777 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 4777.

	Valuation	Am't Insured
On Dwelling - <u>Additional on Dwelling -</u> When Built? Dimensions Condition		1000 additional
On Barn - When Built? Dimensions Conditions		
On <u>Spray outfit, while in Barn No. 1.</u>	600	200
On		
On		

Amount Ins., \$ 1200.00 Premium, \$ 190 Paid Jan. 26, 1921.  
Survey, \$ — Total, \$ —  
Dated this 20th day of January 1921  
Chas. Bush Agent Albert M. Foster Applicant

filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.85  
Total, \$ 12.85

Albert M. Foster APPLICANT.

Paid - Sept. 2, 1920.





Sunsweet Orchardist

78.

luncheon  
V. Bryant and  
New Post Office,  
County, Cal.

1150.00

June 1923.

\$ 1.00

\$ 10.95

\$ 11.95

# 3385

Inspector.

June 1922.

President.

Secretary.

Secretary.

June 7<sup>th</sup> 1921.

Santa Clara Fire Ins. Co.

My dear Miss Taylor—

Will you kindly issue me a policy covering same risks as shown in my policy now expiring.

Very truly yours.

Albert M. Satter,

R. A. Box 97.

Phone 5509 J. A.

SOUTH



# 4777. APPLICATION

Rate: 2765 @ 40 = 11.06  
 30 " 23 = .07  
 200 " 35 = .70  
 11.83 (yr. rate)

Of Albert M. Foster, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Thousand Nine Hundred thirty five DOLLARS, for the term  
 of one years, from the fifth day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>50</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing <u>1</u> stories <u>12</u> x <u>15</u> feet, built <u>1903</u> , now in " repair, " roof			
On <u>Cabin</u>			
On house No. 2, <u>1</u> stories <u>8</u> x <u>12</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	45	30	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	1050	700	
On			
On Piano	400	260	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>Tank house and Engine - 12x12 ft. - 500 gal.</u>	300	200	
On Barn No. 1, <u>2</u> stories, <u>30</u> x <u>36</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	354	236	
On Barn No. 2			
On <u>7 1/2</u> Tons of Hay	75	50	
On			
On <u>2</u> Horses - <u>equal value</u>	100	66	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes - <u>nothing</u>	42	28	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, <u>Motor and</u> , on Pump House, <u>+</u>	300	200	
On			
On <u>Tray and Tool Shed - 25x36 ft. - Built 1918 -</u>	150	100	
On <u>500 fruit trays, while in shed, or piled near it -</u>	250	125	
On			
Total amount	4565	2995	

House and Barn No. 1 being situated on West side of Capitol Avenue,  
1/2 miles North of Berryessa, and 5 miles East of San Jose, S.C. Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
26 acres, worth \$ 26000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? No., in kitchen pipe passes thru wall into
- If the stove pipes pass through wooden partitions or floor, how are they secured? outside terra-cotta pipe.
- How near to wood? Stovepipe passes into gal. iron flange, securely fastened
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Yes, in cabin, a terra cotta pipe.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered except kitchen which has cloth glued to walls and painted.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2995 and 60/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.83  
 Total, \$ 12.85

Albert M. Foster APPLICANT.

Paid - Sept. 2. 1920.



78.

TION

Linner  
1 Bryant Ave.  
New Post Office,  
nty, Cal.

1150.00

June 1923.

\$ 1.00

\$ 10.95

\$ 11.95

# 3385

Inspector.

1920.

1920.

President.

Secretary.

FORM 1005-1-1 25M 5-19



Sunsweet Orchardist

June 7<sup>th</sup> 1921.

Santa Clara Fire Ins. Co.

My dear Miss Taylor

Will you kindly issue me a policy  
covering same risks as shown in my  
policy now expiring.

Very truly yours.

Albert M. Easter,

R. A. Bx 97.

Phone 5509 J. A.

SOUTH



4777.

Rate: 2765 @ 40 = 11.06  
30 " 23 = .07 (1 yr. rate)  
200 " 85 = .70  
11.83

APPLICATION

Of Albert M. Foster, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Nine Hundred thirty five DOLLARS, for the term  
of one years, from the fifth day of June 1920, if approved by the Company.  
of the property is estimated at



1050 100  
Symmetrical Orchidist  
200 200

filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.85  
Total, \$ 12.85

Albert M. Foster APPLICANT.

Paid - Sept. 2. 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

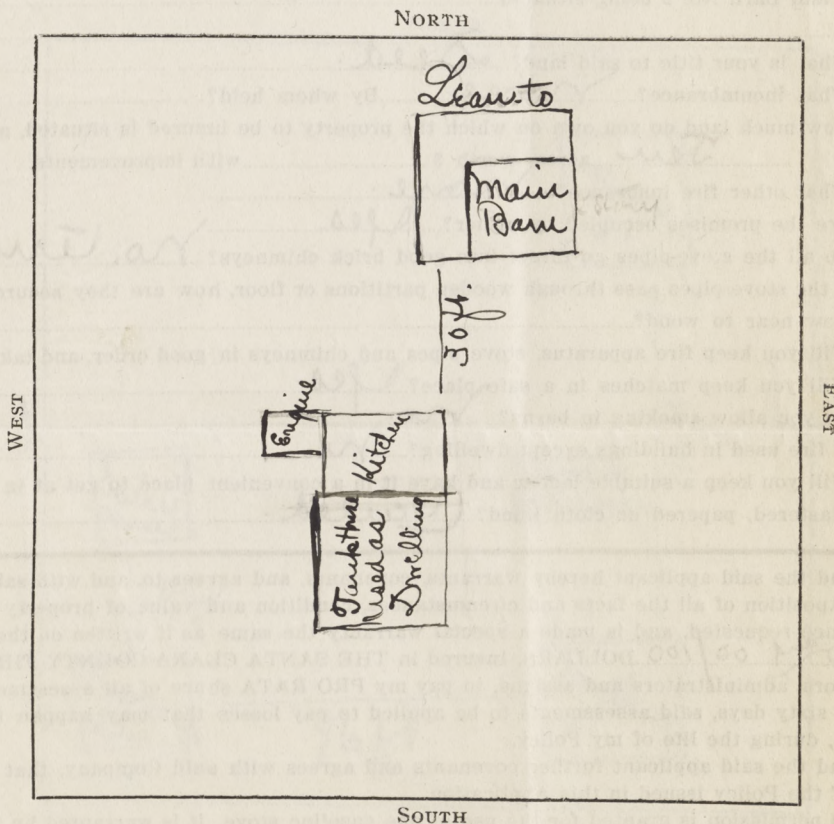
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4778.

## APPLICATION

OF

George R. Skinner  
Mountain View Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured \$ 1150.00

Expires 5 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.95

Premium - - - \$ 11.95

Renewal of # 3385  
Inspector.

Approved June 9<sup>th</sup> 1920.

W. B. Pettit  
President.

Edw. Q. Taylor  
Secretary.



1756

#4778. Rate: 633 @ .25 = 1.58  
517 @ .40 = 2.06  
3.64

APPLICATION

Of George R. Skinner, - Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven Hundred and Fifty DOLLARS, for the term  
of three years, from the fifth day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On <u>Tank house</u> Dwelling No. 1, <u>2</u> stories <u>16</u> x <u>16</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>Kitchen</u> <u>1</u> stories <u>12</u> x <u>14</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	750	500	
On <u>and Gasoline Pumping Engine, - attached</u>			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	200	133	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Exp. Prod. -</u>			
On <u>Reverend - #6270</u>			
All while contained in dwelling No. 1.			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>24</u> x <u>24</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	500	334	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>1-Horse Wagon Truck</u>	75	50	
On <u>Horse Spring Wagon</u>	50	33	
On <u>1-Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>	25	15	
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>100 fruit boxes</u>	8	5	
On <u>Farmer's Implements and Carpenter tools</u>	50	30	
On <u>250 fruit trays</u>	75	50	
On <u>All while contained in Barn No. 1</u>			
Total amount	1733	1150	

House and Barn No. 1 being situated on North side of Bryant Avenue  
about 3 1/2 miles South from Mountain View, S.C. Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres worth \$1000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? No. One-cotta (the side-wall)
- If the stove pipes pass through wooden partitions or floor, how are they secured? by good chimney
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Coiled

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1150 and 00/100 DOLLARS, insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.95  
Total, \$ 11.95

Geo. R. Skinner APPLICANT.

Paid - June 2, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

When no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

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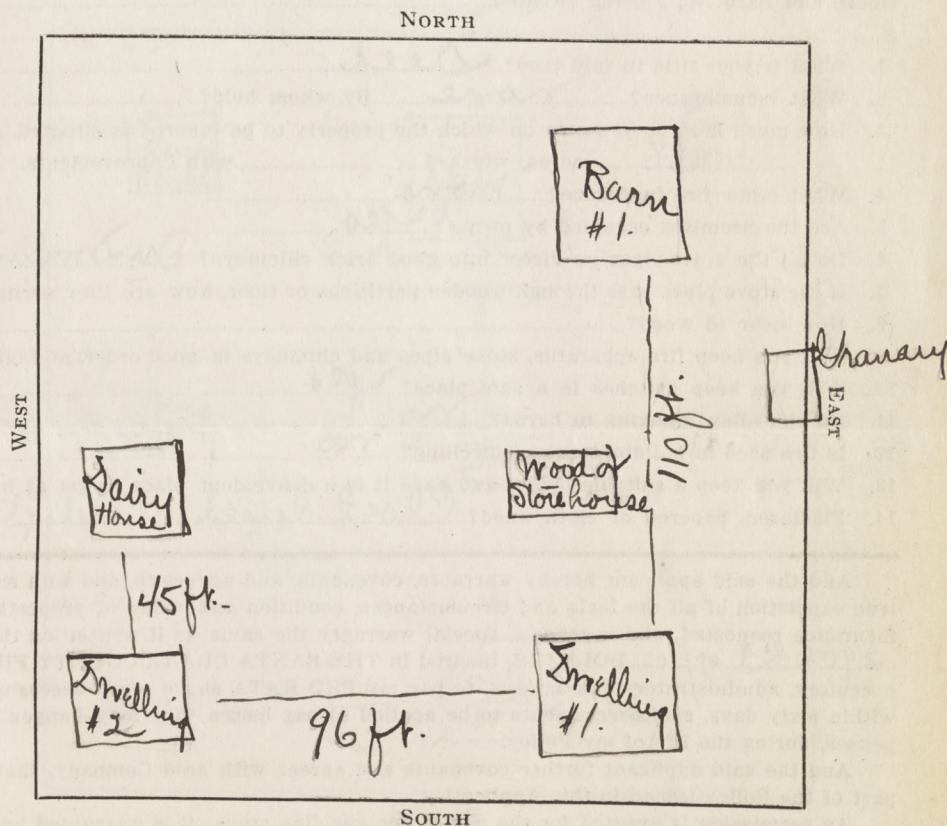
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When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 24779

## APPLICATION

OF

Mitchell Dean

Rate d.

Hilroy Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2900.00

Expires 6 day of June 1928.

Policy Fee

\$ 1.00

Rate Fee

\$ 15.30

Premium

\$ 16.30

Inspector.

Approved

June 4, 1928.

President.

Secretary.



#4779.  
APPLICATION

Rate 2400 @ 15 = 3.60  
500 " 30 = 1.50  
5.10

Of Helen Doan, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two thousand Nine Hundred DOLLARS, for the term  
of 3 years, from the 6th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>24</u> x <u>24</u> feet, built <u>1855</u> , now in <u>good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> story, <u>24</u> x <u>24</u> feet, built <u>1855</u> , now in <u>good</u> repair, <u>Shing</u> roof	2100	1400	
On <u>2</u> porches, <u>addition</u> <u>1819</u>			
On house No. 2, <u>1</u> story, <u>22</u> x <u>30</u> feet, built <u>1860</u> , now in <u>good</u> repair, <u>Shing</u> roof	1200	800	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano	300	200	
On			
On			
On			
All while contained in dwelling No. 1.			
On Windmill and Tank			
On Barn No. 1, <u>42</u> x <u>54</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	750	500	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	4350	2900	

House and Barn No. 1 being situated, on Pacheco Pass Road, about Five miles East of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
188 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? In Dwelling #1, yes.; No. 2, Brick ch
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth-lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2900 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.30  
Total, \$ 16.30

Helen Doan

APPLICANT.

Paid June 8, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

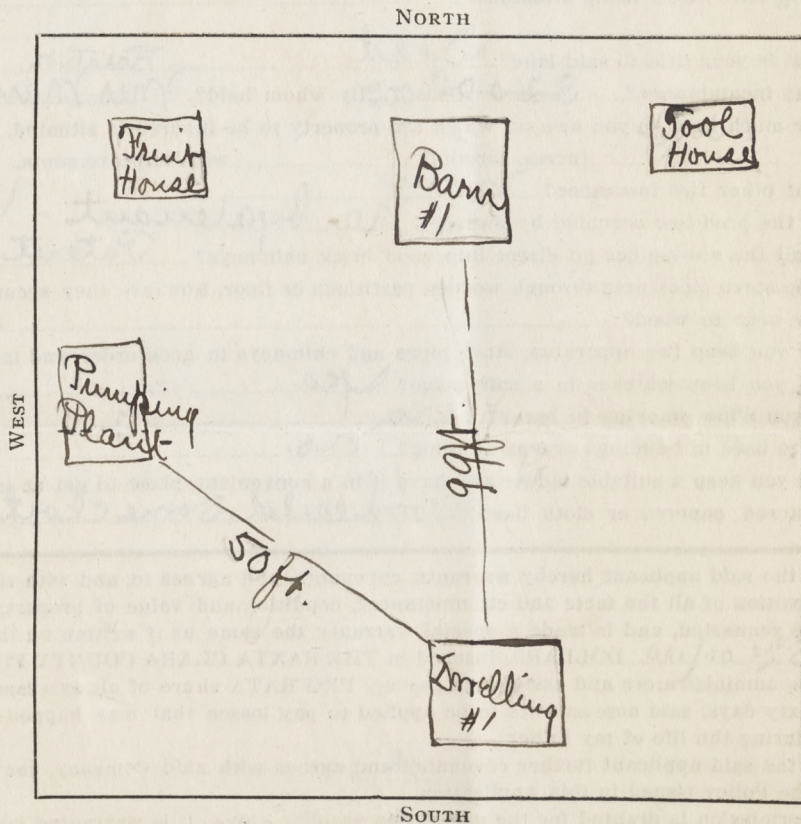
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Mailed Policy to  
Parsons - July 16, 1920.

No 4780.

# APPLICATION

OF

Dennis H. Carson

Box 35-

Shirley-Maas Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 935.00

Expires 6 day of June 1920

Policy Fee - - \$ 1.00

Rate Fee - - \$ 5.90

Premium - - \$ 6.90

Renewal of 3386  
Inspector.

Approved June 4, 1920.

E. B. Patten

President.

Edward Taylor

Secretary.



167

#4780.  
APPLICATION

Rate: 550@.15 = .82  
385@.30 = 1.15  
1.97

Of Lenio W. Parsons - Shirley, Mass Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Nine hundred and thirty-five DOLLARS, for the term  
of 3 years, from the Sixth day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>22</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	750	500	
On wing <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	75	50	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories <u>36</u> x <u>24</u> feet, built <u>1905</u> , now in <u>repair</u> , <u>Shake</u> roof <u>new</u>	190	125	
On Barn No. 2			
On <u>250</u> tons of Hay	75	50	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>170</u> fruit boxes -	23	15	
On <u>Harness and Robes</u>			
All while contained in dwelling No. 1			
On Pumping Plant, \$ <u>115.00</u> , on Pump House, \$ <u>30.00</u>		145	
On <u>Fruit House 30.00 and Tool House 20.00</u>	75	50	
On <u>notified ap sent</u>			
Total amount		935	

House and Barn No. 1 being situated on North side of Pollard Road about  
1/2 of a mile East of Luto Road  
House and Barn No. 2 being situated

- What is your title to said land? Seed
- What incumbrance? 32002600.00 By whom held? Estate of Mrs. Maria Schofield - Loss payable.
- How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$  with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? No. by tenant - Vacant now.
- Do all the stove-pipes go direct into good brick chimneys? Patent chimney.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Wood ceiled, some cloth and paper.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 935.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this May day of May 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.90  
Total, \$ 6.90

L. W. Parsons  
Per C. W. Brett  
APPLICANT.

Paid - June 16, 1920.



ON

seen

Post Office,  
Cal.

100.00

1923

1.00

8.10

9.10

389

Inspector.

1920

President.

Secretary.

Box 35, Shirley, Mass., March 12, 1921.

Santa Clara County Fire Insurance Co., San Jose.

Gentlemen:-

I was given a vacancy permit by you for my farm buildings on my farm in Santa Clara County, San Tomas District.

I forget to notify you when my man moved his family into my house and took full possession of the premises and has been operating my place and occupying it ever since last summer.

It occurred to me lately that I had not notified you about it and that perhaps I ought to do so and now I have done it.

Yours truly

L. W. Parsons.

#1

SOUTH



#4780.

Rate: 550@.15 = .82  
385@.30 = 1.15  
1.97

# APPLICATION

1916/11  
Of Lenio W. Parsons - Shirley, Mass Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by

part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this May day of May 1920

Policy Fee, \$ 1.00

Rate Fee, \$ 5.90

Total, \$ 6.90

Paid - June 16, 1920.

L. W. Parsons  
Per C. W. Burt  
APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

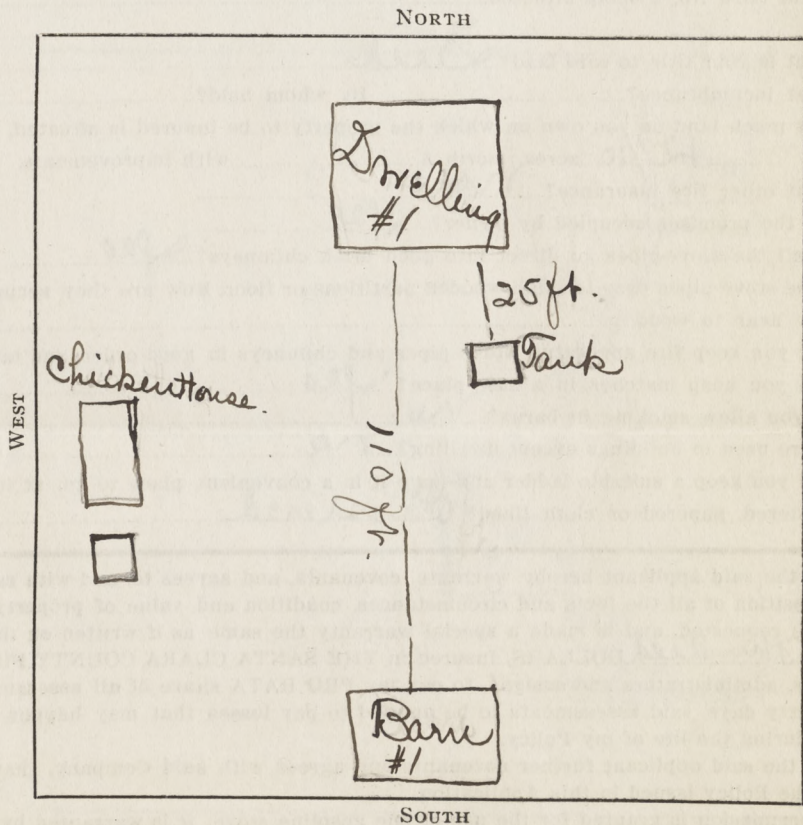
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4781

## APPLICATION

OF

Thomas Peterson

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1600.00

Expires 7 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 8.10

Premium - - - \$ 9.10

Renewal of #3389.

Inspector.

Approved June 4 1920

W. H. Pettit

President.

Edw. D. Taylor

Secretary.



#4781.

# APPLICATION

Rate: 1400 @ 15 = 2.10  
200 " 30 = .60  
2.70

Of Rasmus Petersen - Morgan Hill Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred DOLLARS, for the term  
of Three years, from the 7th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2100	1400	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	300	200	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	2100	1600	

Expired - June 7, 1923.  
Canceled - Not Renewed

House and Barn No. 1 being situated on South-East corner of Peake Avenue and Wright Avenue, Morgan Hill, Santa Clara Co., Ca  
House and Barn No. 2 being situated       

- What is your title to said land? Deed.
- What incumbrance?        By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 12 1/10 acres, worth \$        with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Sixteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of June 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 8.10  
Total, \$ 9.10

Rasmus Petersen APPLICANT.

Paid - June 22, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

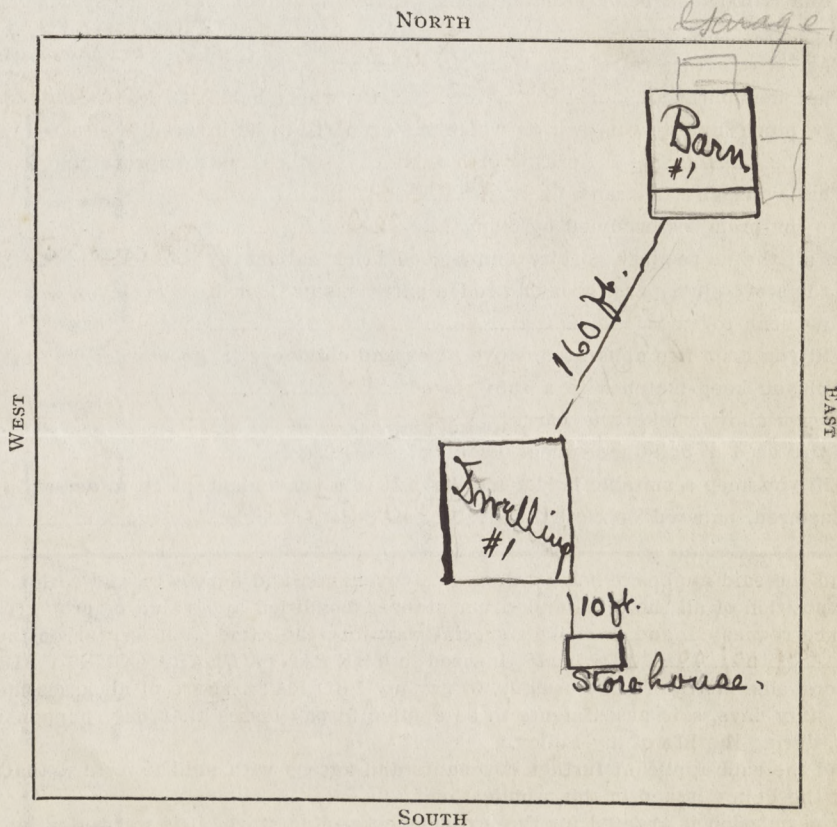
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Send to Bank June 15-*



No 4782.

# APPLICATION

OF

*Geo Vivian*

*Saratoga* *Box 77-2*  
*Post Office,*

Santa Clara County, Cal.

Amount Insured \$ 4110.00

Expires 7 day of June 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 22.80

*Leo Pelum Premium* *in Cash* *23.80*

Premium - - \$ 9.75

*\$ 14.05*

*P. V. Vivian* Inspector.

Approved June 7 1923.

*E. J. Oatfield*

President.

*E. J. Taylor* Secretary.



165

Required for him.

#47821

Rate: 3150 @ 15 = 472.50  
960 @ 30 = 288  
760

# APPLICATION

Of Geo Vivian, Pierce Rd, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (4710.00) Four Thousand One Hundred Ten DOLLARS, for the term  
of Three years, from the Seventh day of June 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>36</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shing</u> roof	3600	2400	260
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____	750	500	
On _____			
On Piano _____	225	150	
On <u>1</u> <u>Acolian Vocalion Phonograph</u> <u>records</u>	150	100	
On _____			
On _____			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank _____			
On Barn No. 1, <u>2</u> stories <u>20</u> x <u>30</u> feet, built <u>1</u> , now in <u>good</u> repair, _____ roof	750	500	
On Barn No. 2 <u>Shed on South side, 14 x 30 ft. - 2 floors in main part</u>			
On <u>Hay</u> <u>8 feet</u> stored in <u>barn</u>	150	100	
On <u>300 fruit boxes</u>	30	20	
On <u>One</u> <u>Horse</u> <u>Brown Percheron Mare</u> <u>9 years old</u>	225	150	
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>2</u> <u>Horse Buggy</u> <u>Placed stored in barn</u>	30	20	
On <u>Horse Phaeton</u>			
On <u>Fruit Graders</u>	75	50	
On <u>Harness and Robes</u> <u>2 sets, one work, one buggy</u>	30	20	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On <u>Store House, 10 x 20 ft.</u>	150	100	
On _____			
On <u>Garage</u> <u>attached to Barn</u>	250	160	
On <u>workshed</u>			
Total amount		4710	

House and Barn No. 1 being situated on Pierce Road, about 2 miles North West from Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed
2. What incumbrance? 3000.00 By whom held? Nucleus Bldg. & Loan Assn. Beneficiary under deed of trust. Loss payable to Golden City Bank and Trust Co. Johnson & Company
3. How much land do you own on which the property to be insured is situated, and what is its value? 11 1/2 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Cement with terra-cotta inside
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4710.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of June 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 22.80  
Total, \$ 23.80  
Less - \$ 9.75 - Return Premium  
\$14.05 Can Policy #3637.  
Paid - June 11, 1920.

Geo Vivian APPLICANT.

Horse - used and new fixtures. And other improvements.

2250.00 renewal. (#3637) 1860.00 new



No 14783.

# APPLICATION

OF

Alexander Milne  
Box 624

Lilroy

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 850.00

Expires 9 day of June 1923.

Policy Fee - \$ 1.00

Rate Fee - \$ 4.95

Premium - \$ 5.95

Renewal of #3391.  
Inspector.

Approved June 4 1923.

W. Pettit,  
President.

Ella a. Taylor,  
Secretary.

## SUBSTITUTED MORTGAGE CLAUSE. PRIOR MORTGAGE CLAUSE ANNULLED.

Loss or damage AND LOAN ASS its interest may ap ance, as to the inte dated by any act c closure or other p ship of the propert this policy.

Condition One the mortgagee (or l

Condition Two change of ownershi (or beneficiary un mortgagee (or bene for the term of the

Condition Three terms, but in such under deed of trust cancellation, and sh

Condition Four able to the NUCL then and in that ev or damage sustained such policies as are form of mortgage c AND LOAN ASSO be jeopardized by t by insured under ar BUILDING AND notwithstanding.

Condition Five. sum for loss or dar therefor existed, th rights of the party gage debt, or may, due or to grow due ceive a full assignm subrogation shall im amount of its claim.

This slip is att

Santa

Issued to G

Agency at

2660  
750  
3410 @ 20  
1120 " 40  
4530  
-682  
448  
11303  
3390

Margan Hill  
May 27/23 960

3150  
2600  
3410  
Ella a. Taylor  
Just red your letter  
in regard to the  
Inspectors fees you may  
send them to me  
if you will and  
Calice  
W. Rice

960  
160  
1120

BUILDING California, as r, this insur- not be invali- by any fore- tle or owner- permitted by

r this policy,

pany of any d mortgagee eon and the eased hazard

vided by its r beneficiary ast) of such s agreement.

e being pay- gage clause, of any loss roperty under its regular BUILDING cy shall not roperty here- NUCLEUS he contrary

f trust) any no liability d to all the o the mort- ple principal ereupon re- ies; but no ver the full

1.

Agent.



165

Required for him.

# 4782.

Rate: 3150 @ .15 = 472.50  
960 @ .30 = 288  
760

# APPLICATION

Of Geo Vivian, Peace Rd, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (4710) Four Thousand One Hundred Ten DOLLARS, for the term  
of Three years, from the Seventh day of June 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>36</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3600</u>	<u>2400</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____			
On household furniture _____			
On _____	<u>750</u>	<u>500</u>	
On Piar _____	<u>225</u>	<u>150</u>	
On <u>1</u> _____	<u>150</u>	<u>100</u>	
On _____			
On _____			
All while _____			
On Wind _____			
On Barn _____			
On Barn _____	<u>750</u>	<u>500</u>	
On _____	<u>150</u>	<u>100</u>	
On <u>300</u> _____	<u>30</u>	<u>20</u>	
On <u>One</u> _____	<u>225</u>	<u>150</u>	
On _____			
On _____			
On <u>2</u> _____	<u>30</u>	<u>20</u>	
On <u>Two</u> _____	<u>75</u>	<u>50</u>	
On Harness _____	<u>30</u>	<u>20</u>	
All while _____			
On Pumpin _____			
On <u>Stor</u> _____	<u>925</u>	<u>100</u>	
On _____	<u>150</u>	<u>100</u>	
On _____	<u>250</u>	<u>160</u>	
On _____			
On _____			
House and Ba _____			
<u>West</u> _____			
House and Ba _____			
1. What is y _____			
2. What inc _____			
3. How much _____			
4. What othe _____			
5. Are the pr _____			
6. Do all the _____			
7. If the stove _____			
8. How near _____			
9. Will you ke _____			
10. Will you ke _____			
11. Do you allo _____			
12. Is fire used _____			
13. Will you ke _____			
14. Plastered, p _____			

House - mud and new fixtures.  
And other improvements.

2250.00 removal. (#3637)  
1860.00 new

2100 @ 20 = 4200  
200 " 40 = 800  
5000

15.00

16.00

0997

087

857  
057  
017  
008

0917  
0957

4110 miles North

Loss payable  
at Co. of Johnson & Co. San Jose

in store - Tank  
and a shut-off  
cotta inside

and embers? Yes

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4710 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 22.80  
Total, \$ 23.80

Less - \$ 9.75 Return Premium  
\$ 14.05 Cash Policy #3637.

Paid - June 11, 1920.

Geo Vivian APPLICANT.



No 4783.

## APPLICATION

OF

Alexander Milne  
Box 624Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 850.00

Expires 9 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 4.95

Premium - - - \$ 5.95

Renewal of #3391.  
Inspector.

Approved June 4 1923.

C. J. Pettit,  
President.E. W. Taylor,  
Secretary.

SUBSTITUTED MORTGAGE CLAUSE. PRIOR MORTGAGE CLAUSE ANNULLED.

Nucleus Building and Loan Association  
(Mortgage Clause)

Loss or damage, if any, under this policy, on buildings only, shall be payable to NUCLEUS BUILDING AND LOAN ASSOCIATION, Mortgagee (or beneficiary under deed of trust), San Jose, California, as its interest may appear. Subject to all the terms and conditions hereinafter set forth in this rider, this insurance, as to the interest of the mortgagee (or beneficiary under deed of trust) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy.

Condition One.—In case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or beneficiary under deed of trust) shall, on demand pay the same.

Condition Two.—The mortgagee (or beneficiary under deed of trust) shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or beneficiary under deed of trust) and unless permitted by this policy, it shall be noted thereon and the mortgagee (or beneficiary under deed of trust) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

Condition Three.—This company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee (or beneficiary under deed of trust) for ten days after notice to the mortgagee (or beneficiary under deed of trust) of such cancellation, and shall then cease; and this company shall have the right, on like notice to cancel this agreement.

Condition Four.—In case of any other insurance upon the within described property, the same being payable to the NUCLEUS BUILDING AND LOAN ASSOCIATION under its regular form of mortgage clause, then and in that event only this company shall not be liable under this policy for a greater portion of any loss or damage sustained than the sum hereby insured bears to the whole of the insurance on said property under such policies as are payable to the NUCLEUS BUILDING AND LOAN ASSOCIATION under its regular form of mortgage clause. But it is understood and agreed that the interest of the NUCLEUS BUILDING AND LOAN ASSOCIATION as mortgagee (or beneficiary under deed of trust) under this policy shall not be jeopardized by the existence of or contribution with other insurance upon any portion of the property hereby insured under any policy or policies which do not contain a mortgage clause payable to the NUCLEUS BUILDING AND LOAN ASSOCIATION, anything in the printed conditions of this policy to the contrary notwithstanding.

Condition Five.—Whenever this company shall pay the mortgagee (or beneficiary under deed of trust) any sum for loss or damage under this policy, and shall claim that, as to the mortgagor or owner, no liability therefor existed, this company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option pay to the mortgagee (or beneficiary under deed of trust) the whole principal due or to grow due on the mortgage (or notes secured by deed of trust) with interest, and shall thereupon receive a full assignment and transfer of the mortgage or deed of trust, and of all such other securities; but no subrogation shall impair the right of the mortgagee (or beneficiary under deed of trust) to recover the full amount of its claim.

This slip is attached to and hereby made a part of Policy No. 4782 of the  
Santa Clara County Fire Ins. Co., Santa Clara County, Cal.

NAME OF COMPANY

Issued to George Vivian

Agency at \_\_\_\_\_, Dated \_\_\_\_\_

Agent.



Rate:  $3150 @ .15 = 472$   
 $960 @ .30 = 288$   
760

On dwelling No. 1 <u>1 1/2</u> stories <u>24</u> x <u>36</u> feet built <u>1911</u> now in <u>good</u> repair ( <u>Shing</u> roof)	\$ Cash Value	\$ <u>2/3</u> Value	Rate
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Geo Vivian APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

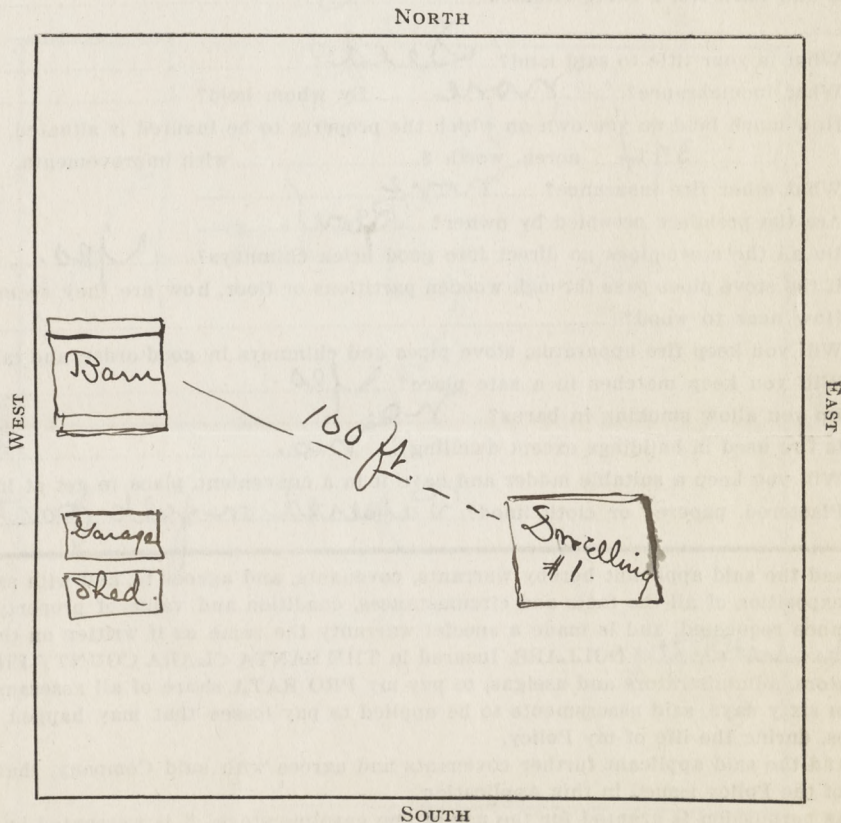
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 2783.

## APPLICATION

OF

Alexander Milne  
Box 624

Lilroy Post Office,

Santa Clara County, Cal.

Amount Insured \$ 850.00

Expires 9 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 4.95

Premium - - - \$ 5.95

Renewal of #3391.  
Inspector.

Approved June 4 1923.

C. J. Pettit,  
President.

Edna D. Taylor,  
Secretary.



#4783. Rate: 600 @ 15 = 90  
280 @ 30 = 84  
165

# APPLICATION

Of Alexander Milne - Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight Hundred and Fifty DOLLARS, for the term  
 of three years, from the 9th day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>20 x 26</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>Shingle</u> roof	900	600	
On wing <u>1</u> stories <u>12 x 14</u> feet, built <u>1908</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, <u>16 ft</u> stories, <u>20 x 30</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	300	150	
On Barn No. 2 <u>16 ft</u> shed on each side			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant \$ <u>75</u> , on Pump House, \$ <u>50</u>	75	50	
On <u>Wagon shed, 12 x 24 ft.</u>	75	50	
On <u>Garage - 10 x 16 ft.</u>	75	50	
On			
Total amount	850		

*Expired, June 9, 1923.  
 Canceled - not reid.*

House and Barn No. 1 being situated on the Watsonville Road, about Four miles West of Gilroy, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on the Watsonville Road, about Four miles West of Gilroy, Santa Clara Co., Cal.

- What is your title to said land? Lease
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
3.74 acres, worth \$ 374 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Papered on felt pasted to walls

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eight Hundred and Fifty DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 9.5  
 Total, \$ 10.5

Alexander Milne APPLICANT.  
Paid - June 9, 1920.  
valid - June 11, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

### EXPOSURES.

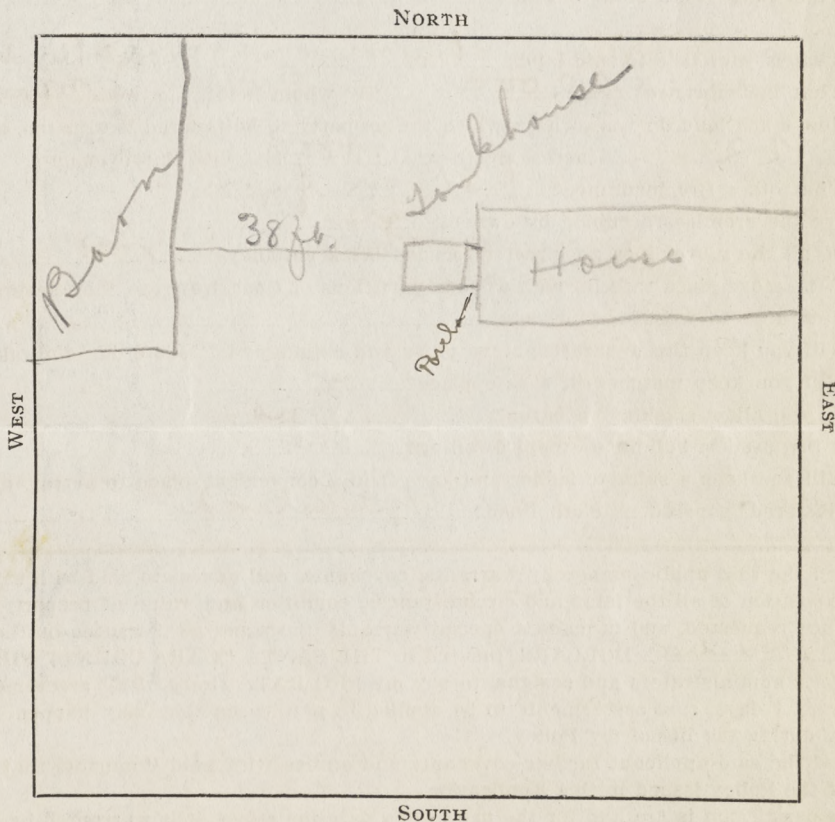
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed June 12*



No. 4784

## APPLICATION

OF

Robert A. Haines

San Jose

Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3600.00

Expires 10 day of June 1921.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.10

Premium - - - \$ 12.10

Art Burk

Inspector.

Approved June 12 1921.

E. B. Pettit

President.

E. A. Taylor

Secretary.



#4784  
APPLICATION

Rate: 3400 @ 30 = 10.20 (1yr)  
200 " 45 = .90  
11.10

Of Robert A. Shames - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of 3600.00 DOLLARS, for the term  
of 1 years, from the 10 day of June 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>25</u> x <u>50</u> feet, built <u>1910</u> now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>6000</u>	<u>3200</u>	
On <u>house</u> No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>1</u>			
On <u>Windmill and Tank</u> <u>and Pump House</u> - <u>14 x 14 ft.</u>	<u>400</u>	<u>200</u>	
On Barn No. 1, <u>1</u> stories, <u>40</u> x <u>45</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>400</u>	<u>200</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>On</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>on Pump House</u> , \$ <u>on</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>6800</u>	<u>3600</u>	

House and Barn No. 1 being situated Capitol Avenue, about One mile South of Berryessa.  
House and Barn No. 2 being situated

- What is your title to said land? Owner Deed (G. H. Barnhart) Loss payable to S. Sharnock
- What incumbrance? 22000 By whom held? by mortgage - S. Sharnock
- How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$ 50000 with improvements.
- What other fire insurance? 650 on furniture \$900 on implements \$870 (in this Co.) - Policy #4539.
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Thirty Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of June 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.10  
Total, \$ 12.10

Paid June 10, 1920.

Ra Shames APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

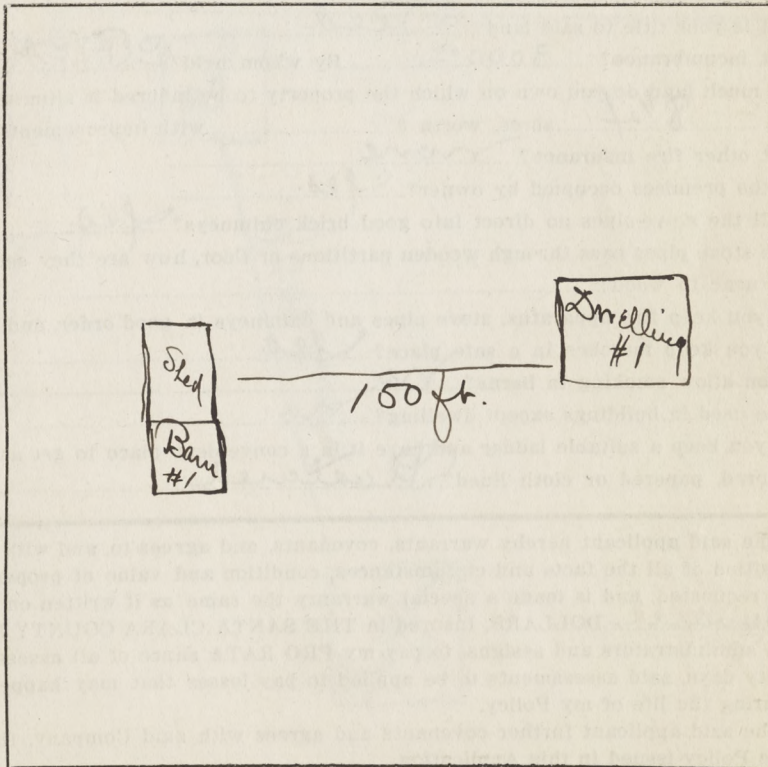
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH

No 14785

# APPLICATION

OF

Mrs M. M. White  
Campbell Stationer Ave.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1200.00  
Expires 13 day of June 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 5.85  
Premium - - - \$ 6.85

Renewal of # 3393.  
Inspector.

Approved June 9" 1920.

E. J. Pettit,  
President.

Edw. A. Taylor.  
Secretary.



163 ✓

#4785.  
APPLICATION

Rate: 1100 @ 15 = 1.65  
100 " 30 = .30  
1.95

Of Mrs. M. M. White, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred DOLLARS, for the term  
of Three years, from the 13th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>38</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano ( <u>Wose Upright</u> )	150	100	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories <u>16</u> x <u>24</u> feet, built 1, now in repair, roof	150	100	
On Barn No. 2 <u>Sked. 16 x 30 ft.</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1800	1200	

Expired - June 13, 1923.  
Canceled - not reind.

Notified  
Settlement

House and Barn No. 1 being situated on corner of Latimer and Phelps Avenues  
about One mile North-West of Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Seed.
2. What incumbrance? 3000.00 By whom held? C. M. Hermann - Loan payable.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
8 1/2 acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 5.85  
Total, \$ 6.85

Paid - June 9, 1920.  
Mrs. M. M. White APPLICANT.  
By Claudia Rider (Grand daughter)



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## CIENCIES.

erra-cotta flues, extending  
r side-walls, adds one fifth

stovepipes, extending thru  
alls, double basis rate.

or whole or any part of  
ely tacked to boards and  
adds one third to basis

velling from 40 to 60 ft.  
ed as exposures; Rate, 20c

n 40 ft. from bldgs. classed  
25c on \$100.

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vepipe; Rate, 35c on \$100.

h-lining; Rate, 25c on \$100.  
near dwelling, rate with

Barn, rate with Barn.  
detached, rate at twice a

e, 30c on \$100.  
s, from 40 to 60 ft. from

s exposures.—Rate, 35c on  
less than 40 ft. from build-

posures.—Rate, 40c on \$100.  
and Fruit Driers (private),

orehouses, and other out-  
; Rate, 30c on \$100.

ese Factories—Rate, 30c on  
Boilers, etc.; Rate, 40c on

and Churches; detached;  
and other contents of build-

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XPOSURES.  
, except a barn or stable, in

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arn or stable is an exposure

a dwelling is an exposure to  
a barn or stable.

When two or more buildings, adjoining or  
adjacent, are occupied by the same person for

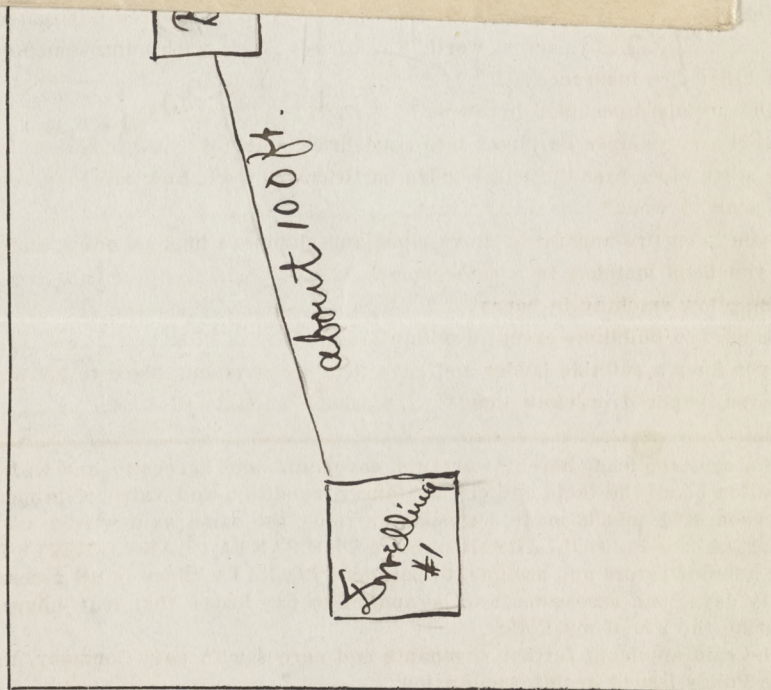
a common purpose, so that the buildings, tho  
separated, constitute a single hazard, they are

not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown  
on Diagram.

WEST



SOUTH

EAST

No 14786

## APPLICATION

OF

*A. D. Peterson*  
*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3000.00  
Expires 14 day of June 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 13.50  
Premium - - - \$ 14.50

*L. D. Nelson*  
Inspector.

Approved June 17<sup>th</sup> 1922.  
*L. D. Nelson*  
President.  
*Edna A. Taylor*  
Secretary.



Rate: 1100 @ 15 = 1.65  
100 " 30 = .30  
1.95

	\$ Cash Value	\$ $\frac{1}{2}$ Value	Rate
On dwelling No. 1, 1 stories <sup>36 x 38</sup> feet, built 1, now in <sup>good</sup> repair, <sup>Shingle</sup> roof	1500	1000	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano (Rose Upright)	150	100	
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, 1 stories, 16 x 24 feet, built 1, now in repair, roof	150	100	
On Barn No. 2 <sup>Red. 16 x 30 ft.</sup>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On H			

Expired - June 13, 1923.  
Canceled - not used.

Expired - June 13, 1923.  
Canceled - not used

Mrs. M. M. White APPLICANT.  
By Claudia Rider (Grand daughter)

Paid. - June 9. 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

### EXPOSURES.

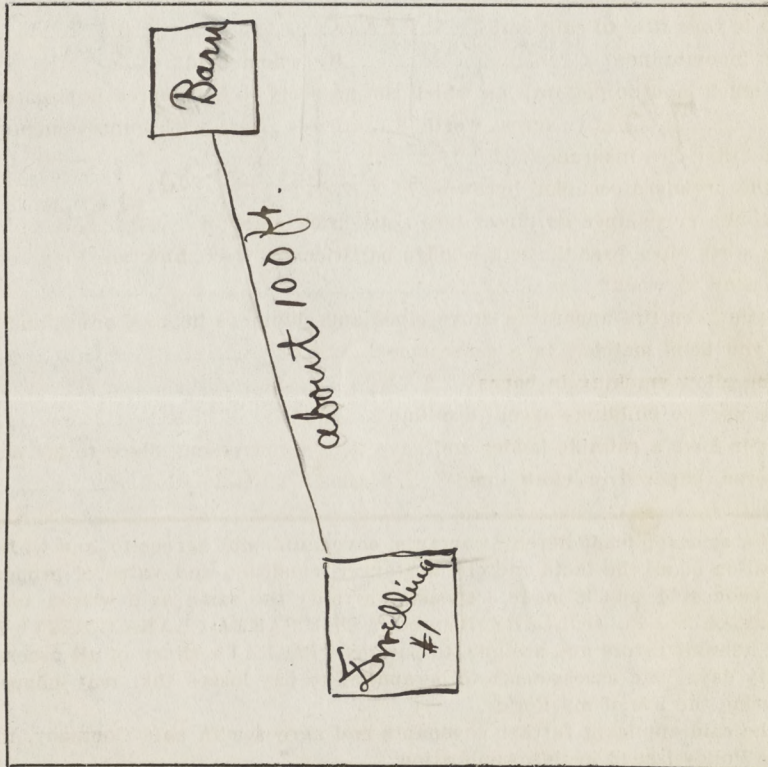
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No 4786.

## APPLICATION

OF

A. D. Peterson

Campbell Box 500  
Route 1  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 3000.00

Expires 14 day of

June 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 13.50

Premium

- - - \$ 14.50

Inspector.

L. J. Nelson

Approved

June 17<sup>th</sup> 1922.

President.

J. J. Campbell

Secretary.

Edna A. Taylor



168 ✓

#4786.  
APPLICATION

Rate: 3000 @ 15 = 4.50

Of A. G. Peterson, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of Three years, from the 14th day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling, No. 1, <u>1</u> stories <u>28</u> x <u>38</u> feet, built <u>1920</u> , now in <u>new</u> repair, <u>Shingle</u> roof	<u>4000</u>	<u>2500</u>	
On <u>porch</u> - <u>1</u> stories <u>8</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On house No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>750</u>	<u>500</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On			
On <u>Smelling not quite completed yet, but all material is there, and furniture is there.</u>			
Total amount	<u>4750</u>	<u>3000</u>	

House and Barn No. 1 being situated on the Redding Road, about 5 or a mile West of San Jose and Los Gatos Highway, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated       

- What is your title to said land? Deed
- What incumbrance? 2700.00 By whom held? Wpton O'Neil
- How much land do you own on which the property to be insured is situated, and what is its value?  
7 1/2 acres, worth \$        with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Will be yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of June 1920.

Policy Fee, \$ 1.00Rate Fee, \$ 13.50Total, \$ 14.50

A. G. Peterson APPLICANT.

Paid - June 24, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft.

### NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

## APPLICATION

OF

*Estate of Hans Jorgensen*

*H. C. Jorgensen - Operator*  
*55-54 St.,*  
*San Francisco*

Post Office,

Santa Clara County, Cal.

Amount Insured

\$

*400.00*  
*350.00*

Expires

15 day of

June 1923

Policy Fee

- - - \$

1.00

Rate Fee

- - - \$

2.15

Remium

- - - \$

3.15

*renewal of Policy 3394.*

Inspector.

Approved

June 17

1920.

President.

Secretary.



FIRE-PROOF HOTEL  
AT MODERATE PRICES



SAN FRANCISCO, June 16, 1920

Santa Clara Co. Fire Ins. Co.,  
Porter Bldg.,  
San Jose, Cal.

Dear Sir:

In reference to your letter of June 14, 1920.

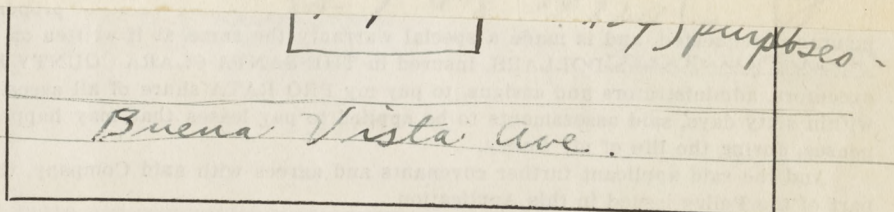
Dwelling No. 1 is used by one party for living purposes and dwelling No. 2 is at present standing idle being used for no purpose. I gave you an approximate figure of 50 feet as the distance between the two dwellings and I think that figure is nearly correct.

Could you arrange to eliminate dwelling No. 2 (the smallest house and insurance) from the policy as it is to be removed from the premises very shortly. Would therefor save making a change in the policy later.

Hoping that this can be done without inconvenience to you, I am,

Respectfully,

*H. C. Jorgensen*



SOUTH



168 ✓

#4786.  
APPLICATION

Rate: 3000 @ 15 = 4.50

Of A. S. Peterson, - Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of three years, from the 14th day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling, No. 1, <u>1</u> stories <u>28</u> x <u>38</u> feet, built <u>1920</u> , now in <u>new</u> repair, <u>Shingle</u> roof	4000	2500	
On <u>porch</u> - <u>1</u> stories <u>8</u> x <u>16</u> feet, built <u>1</u> , now in <u>new</u> repair, <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>new</u> repair, <u>Shingle</u> roof	750	500	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>house</u>			
On Piano			
On <u>house</u>			
On <u>house</u>			
On <u>house</u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>1</u> x <u>1</u> feet, built <u>1</u> , now in <u>new</u> repair, <u>Shingle</u> roof			
On Barn No. 2			
On <u>1</u> Tons of Hay			
On <u>1</u> Horses			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On <u>1</u> Harness and Robes			
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>Smelling not quite completed yet, but all material is there, and furniture is there.</u>			
Total amount	4750	3000	

*Exp. paid - June 14, 1923 -  
 Renewed - 6277*

House and Barn No. 1 being situated on the Redding Road, about 5 or a mile West of San Jose and Los Gatos Highway, Santa Clara Co., Cal.  
 House and Barn No. 2 being situated on the Redding Road, about 5 or a mile West of San Jose and Los Gatos Highway, Santa Clara Co., Cal.

- What is your title to said land? Deed
- What incumbrance? 2700 By whom held? Wm. O'Neil
- How much land do you own on which the property to be insured is situated, and what is its value? 7 1/2 acres, worth \$ 1000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Will be yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 13.50  
 Total, \$ 14.50

A. S. Peterson APPLICANT.

Paid - June 24, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near Barn, rate with Barn.  
Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

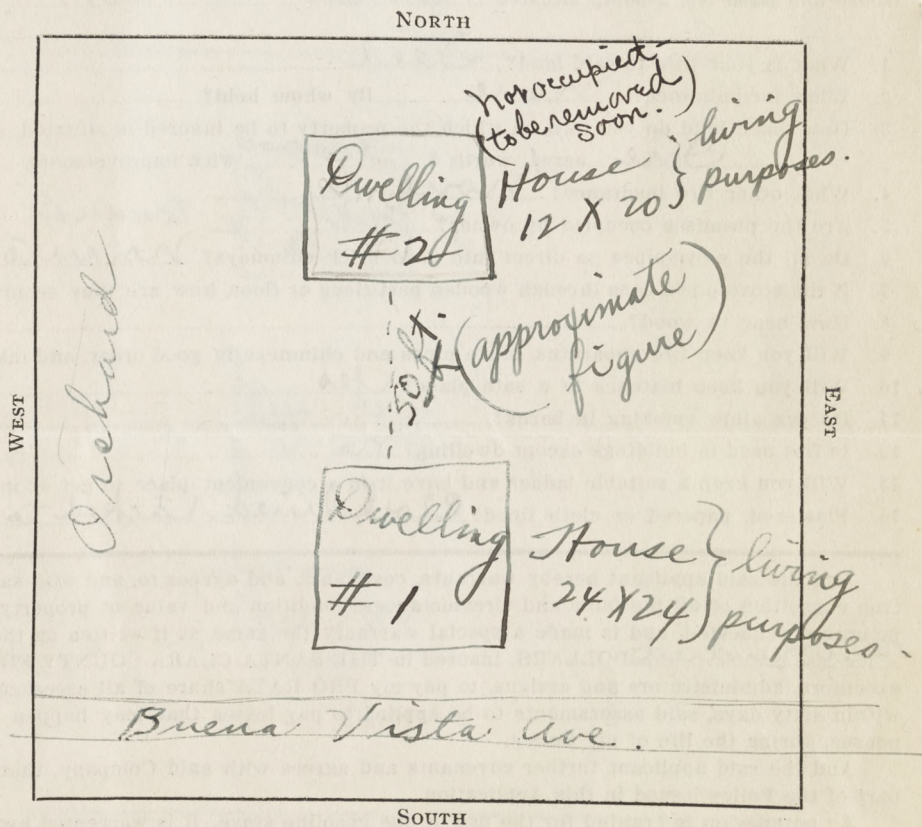
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4787.

# APPLICATION

OF

Estate of Hans Jorgensen  
A.E. Jorgensen - Executor  
55-54th St.,  
San Francisco

Post Office,

Santa Clara County, Cal.

Amount Insured \$

400.00  
~~350.00~~

Expires 15 day of

June 1923

Policy Fee - - \$

1.00

Rate Fee - - \$

2.15

Premium - - \$

3.15

Renewal of Policy 3394.

Inspector.

Approved

June 17

1920.

President.

Secretary.

Ela A. Taylor



# #4787. APPLICATION

Rate: 550 @ 18 = 99.00  
400 @ 18 = 72.00

Of Estate of Hans Jorgensen - San Francisco Postoffice, Santa Clara County, Calif., to  
per H.E. Jorgensen, Executor  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Hundred and Fifty DOLLARS, for the term  
of Three years, from the 15 day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>24</u> x <u>24</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>600</u>	<u>400</u>	
On wing <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>No. 2</u> <u>1</u> stories, <u>12</u> x <u>20</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>75</u>	<u>50</u>	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>2</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>825</u>	<u>550</u>	

*Cancelled at request of Assn.  
Property Sold. - Feb. 15, 1921.*

House and Barn No. 1 being situated on South side of Buena Vista Avenue, South of Stevens Creek Road, Santa Clara Co. Cal.  
House and Barn No. 2 being situated Same as No. 1

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
One acres, worth \$ 3000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - by tenants
- Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth lined. Tacked to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 2.15  
Total, \$ 3.15

Paid - June 14, 1920.

*exp. prem. - 854*

*Sent with Policy June 18.*

Hans Jorgensen, deceased,  
per Henry E. Jorgensen, Executor  
APPLICANT.



On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

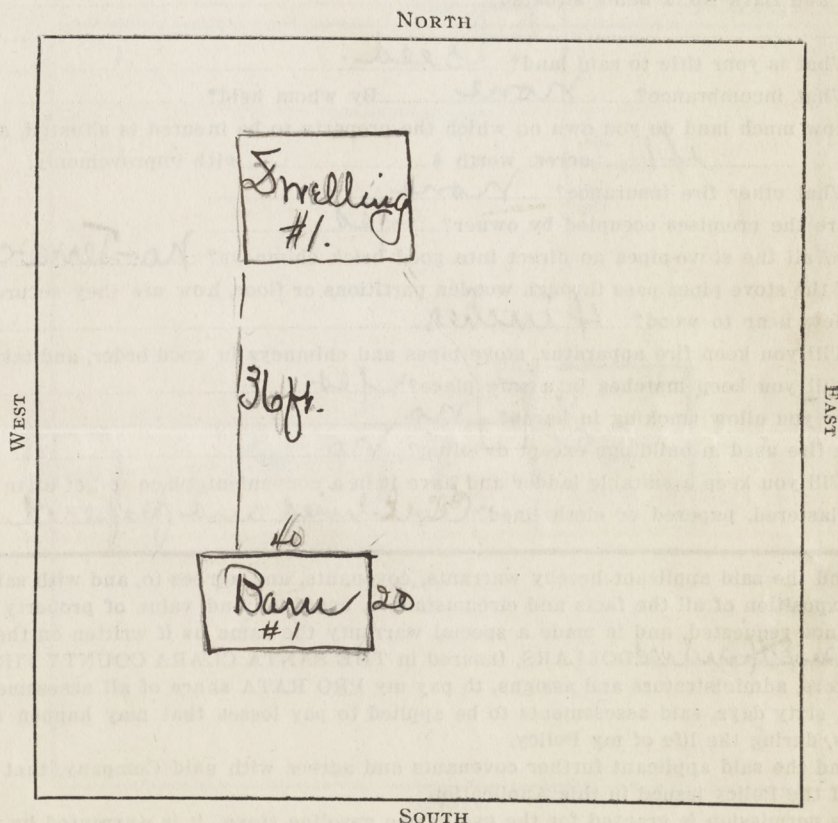
## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.  
Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.  
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.



NORTH

WEST

EAST

SOUTH

OF

J. W. Shephard  
Library  
Rucker Ave.  
Post Office,  
Santa Clara County, Cal.

Santa Clara County, Cal.

Amount Insured

\$ 600.00

Expires..15...day of

Expires 15 day of June 1923.

## Policy Fee

1.00

Rate Fee

28.10

## Premium

29.10

*Wm. L. Trice*  
Inspector.

Inspector.

Approved

1917

President.

Wm. L. G. L.

Secretary.



# 4788.

Rate: 3350 @ .25 = 8.37  
250 " 40 = 1.00  
9.37

## APPLICATION

Of J. W. Shepherd Gilroy Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand Six Hundred DOLLARS, for the term  
 of three years, from the 15th day of June 1920, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>38</u> x <u>46</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3750	2500	7
On wing <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On house No. 2 <u>1</u> stories x <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	1125	750	2
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	150	100	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>20</u> stories, <u>20</u> x <u>40</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	375	250	7
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	5400	3600	

House and Barn No. 1 being situated on Rucker Avenue, at Rucker,  
Gilroy Township, Santa Clara Co., Cal.

House and Barn No. 2 being situated

- What is your title to said land? Lease.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
41 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? no - Terra-cotta extends thru ceiling
- If the stove pipes pass through wooden partitions or floor, how are they secured? Directly into terra-cotta
- How near to wood? 4 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Cloth lined and papered - Ceiled overhead

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 28.10  
 Total, \$ 29.10

J. W. Shepherd APPLICANT.

Paid - July 24, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

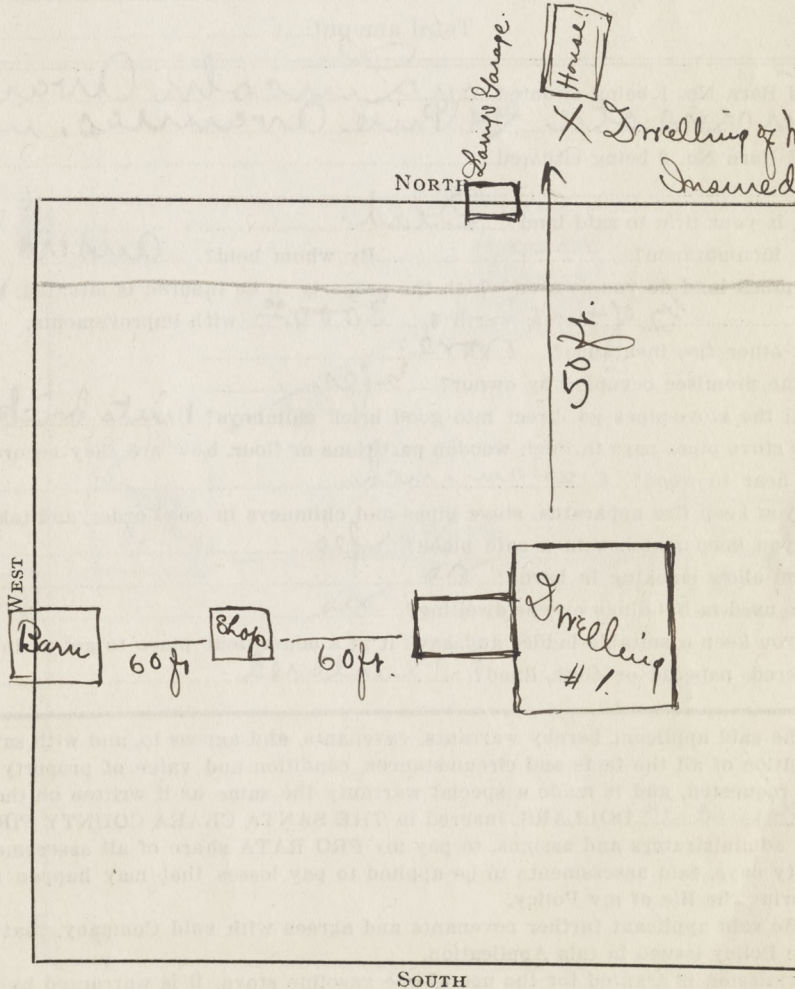
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Lincoln Avenue.

No 24789

# APPLICATION

OF

L. T. Jones.  
#131 So. Lincoln Ave.  
Sam Jones Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1500.00  
Expires 16 day of June 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 11.25  
Premium - - - \$ 12.25

Renewal of # 3395.  
Inspector.  
Approved June 12 1920.  
C. H. Taylor.  
Ella Q. Taylor.  
President.  
Secretary.



# 4789.

Rate: 1500 @ 25 = 3.75

## APPLICATION

Of G. F. Jones, San Jose Postoffice. Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage by  
 for the sum of Five Hundred DOLLARS for the  
 term  
 years from the 16th day of April 1923. Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance is on

Having purchased of G. F. Jones the property described in  
 Policy No. 4789 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said G. F. Jones.

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed Alma Michener

Route 2  
Box 238 - San Jose.

On		
All while contained in dwelling No.	<u>One.</u>	
On Windmill and Tank		
On Barn No. 1, stories, x feet, built 1, now in repair, roof		
On Barn No. 2		
On Tons of Hay		
On		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$, on Pump House, \$		
On		
On		
On		
On		
Total amount	<u>2500</u>	<u>1500</u>

House and Barn No. 1 being situated on Lincoln Avenue between  
Minnesota and Pine Avenues, in the Villons, - S.C. Co., Cal.  
 House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? By whom held? Anders Johnson (Apr. 21, 1923).
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 7/8 acres, worth \$ 3000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? 1 into brick and 1 terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured? terra-cotta chimney.
- How near to wood? over an inch.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of June 1920.

Policy Fee, \$ 1.00  
 Rate Fee, \$ 11.25  
 Total, \$ 12.25

G. F. Jones APPLICANT.

Paid - June 12, 1920.

Furniture purchased with lease.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

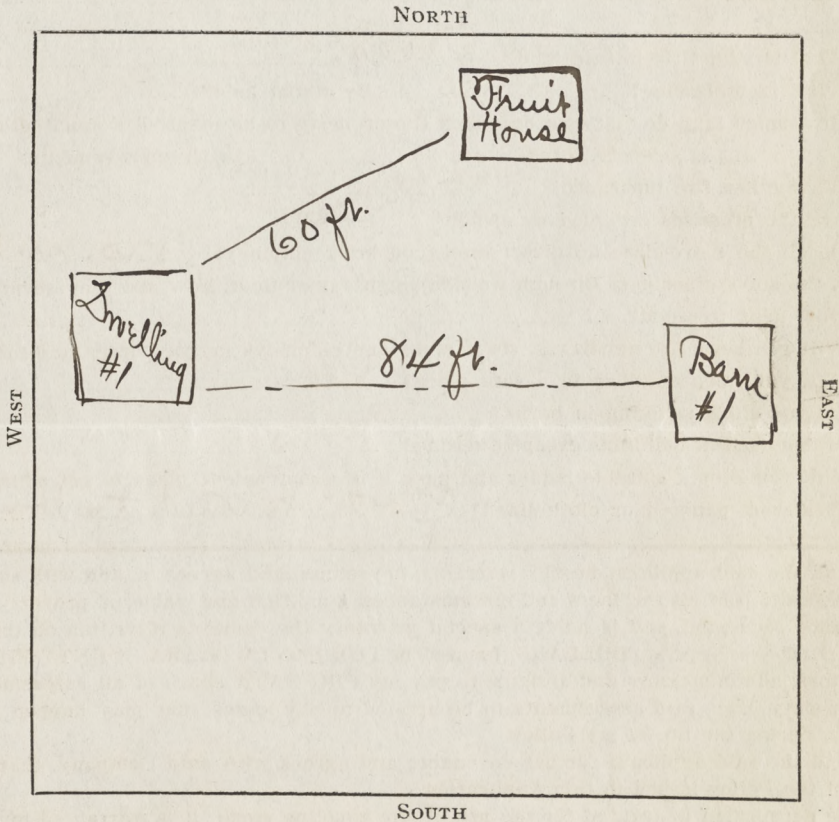
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4790.

# APPLICATION

OF

Mr. E. J. Miller

Lilroy Route B. Box 97  
Post Office,

Santa Clara County, Cal.

Amount Insured \$ 1000.00

Expires 18 day of June 1925.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.25

Premium - - - \$ 11.25

Renewed \$3396.  
Inspector

Approved June 12, 1925.

E. J. Miller  
President.

E. J. Miller  
Secretary.



Rate:  $1500 @ 25 = 3.75$

# 4789.

Of G. F. Jones

velling No. 1, 1 1/2 stories 58 x 25 feet, built 1....., now in good repair, single roof  
 wing 1 stories 30 x 20 feet, built 1....., now in " repair " roof

On \_\_\_\_\_  
All while contained in dwelling No. One.

2500	7500
------	------

House and Barn No. 1 being situated on Lincoln Avenue, between  
Minnesota and Pine Avenues, in the Willows, - S.C.Co., Cal.

1. What is your title to said land? Seed.
2. What incumbrance? — By whom held? Anders Johnson Apr. 21, 1923.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/2<sup>ac</sup> acres, worth \$ 3000.<sup>00</sup> with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? 1 into brick, and 1 Terra-cotta.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Terra-cotta thimble.
8. How near to wood? over an inch.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of June 1990

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Total, \$12.25

*Ph...*

Said. - June 12, 1920.

APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

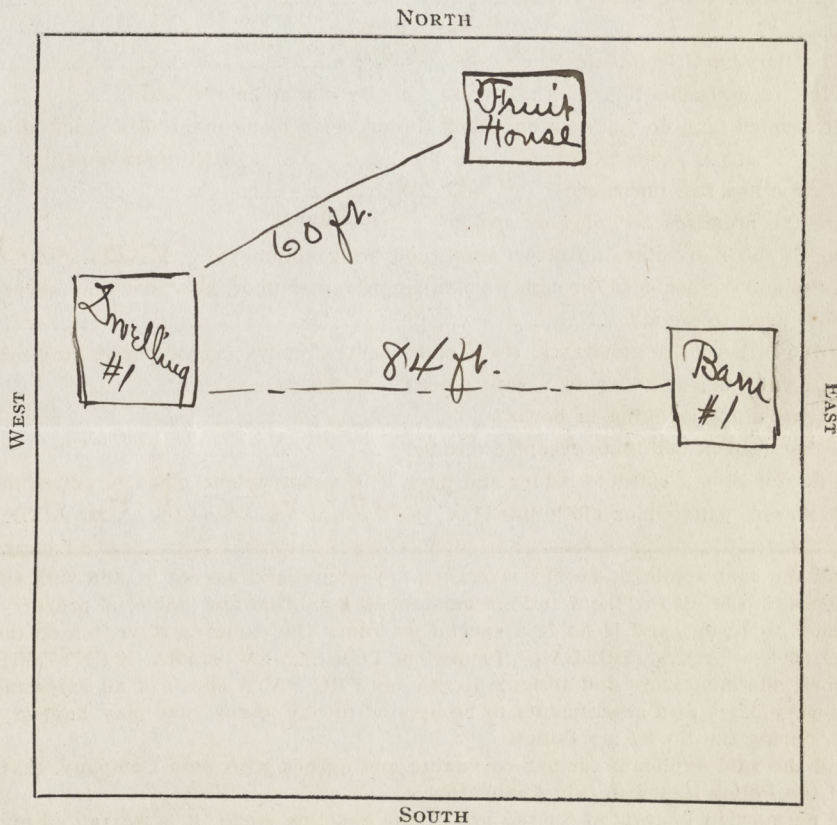
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4790.

# APPLICATION

OF

Mrs. E. S. Miller  
X Hilary Route B. Box 97  
Post Office;  
Santa Clara County, Cal.

Amount Insured \$1000.00

Expires 18 day of June 1925.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 10.25

Premium - - \$ 11.25

Renewal of \$3396.

Inspector.

Approved June 12, 1925.

E. W. Pettit

President.

Edna O. Taylor

Secretary.



163

#4790.  
APPLICATION

Date: 775 @ 18 = 138  
225 " 30 = 67  
2-05

Of Mrs. E. J. Miller - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and insurance against loss or damage by  
fire, for the sum of One thousand DOLLARS, for the term  
of five years, from the 18th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>30</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>single</u> roof	750	500	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	412	275	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>22</u> x <u>26</u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof	225	150	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>Fruit House, 14 x 20 ft.</u>	113	75	
On <u>      </u>			
On <u>      </u>			
Total amount		1000	

Cancelled at request of insured - Oct 22, 1924.  
Re-mitted under # 6971.

House and Barn No. 1 being situated on Luna Avenue, Rucker School District, Gilroy Township, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$        with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth, pasted to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.25  
Total, \$ 11.25

E. J. Miller APPLICANT.  
or (Dola Miller)  
Paid - June 12, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.

Rate, 18c on \$100.

One or more stovepipes, extending thru

CALIFORNIA STANDARD FORM  
COUNTY FIRE INSURANCE POLICY

No. 4790.

Expires June 18, 1925.

Amt. \$ 1000.<sup>00</sup> Prem., \$ 11.25 Pd.

Name of Insured,

Mrs. E. D. Miller  
Address Gilroy  
California.

**Santa Clara County  
Fire Insurance Company**

OF SANTA CLARA COUNTY,  
CALIFORNIA

Chartered A. D. 1900

Chartered A. D. 1900

Ellen A. Taylor

*Secretary.*

Register Printing Co., Napa, Cal.

THE SANTA CLARA COUNTY  
FIRE INSURANCE COMPANY  
OFFICE

Porter Rd., Route to SAN JON. 7A.

\$100. Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

NOTICE TO IN

On diagram show  
sured, and all expos  
feet; say just what  
occupied for, and ma  
figures between all  
on Diagram.

SOUTH



#4790.  
APPLICATION

Date: 775 @ 18 = 138  
225 " 30 = 67  
2-05

163 ✓  
Of Mrs. E. D. Miller, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One thousand DOLLARS, for the term  
of five years, from the 18th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 story, 20 x 30 feet, built 1894, now in good repair, Shingle roof	750	500	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	412	275	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One.			
On Windmill and Tank			
On Barn No. 1, 1 stories, 22 x 26 feet, built 1, now in repair, roof	225	150	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On Fruit House, 14 x 20 ft.	113	75	
On			
On			
Total amount		1000	

House and Barn No. 1 being situated on Luna Avenue, Rucker School District, Gilroy Township, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Ten acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Cloth, pasted to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

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IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.25  
Total, \$ 11.25

Paid - June 12, 1920.

E. D. Miller  
or (Dola Miller)  
APPLICANT.



1 CALIFORNIA STANDARD FORM COUNTY FIRE INSURANCE POLICY

2 No. 4790.

Amount \$ 1000.00  
Rate \$ 775 @ 18 1/2  
2250.30

3  
4 No Other Insurance Permitted Except by Agreement Endorsed Hereon or Added Hereto.

# Santa Clara County Fire Insurance Company

OF SANTA CLARA COUNTY,  
CALIFORNIA

CHARTERED A. D. 1900

Office, San Jose, California

5 By This Policy of Insurance THE SANTA CLARA COUNTY FIRE INSURANCE

6 COMPANY of Santa Clara County, in consideration of Eleven and 25/100 dollars,

7 and the obligation as described herein and in application, does accept as a member and insures

8 Mrs. E. J. Miller against loss or damage by fire during a term of

9 five years, commencing at noon on the 18th day of June, one

10 thousand nine hundred and twenty, and terminating at noon on the 18th day of

11 June, one thousand nine hundred and twenty-five, to the amount of

12 One Thousand and 00/100 dollars.

13 On the following property, to wit:

## FARM PROPERTY FORM

\$ 500.00 On the 1 story frame dwelling house No. 1, and all its additions, foundations, porches, verandas and screens, including all permanent wall and ceiling decorations, frescoes, gas, steam, water, heating and lighting fixtures and connections, and all other permanent fixtures attached to and forming a part of the building.

\$ On dwelling house No. 2, and all its additions in contact therewith, including foundations.

\$ 275.00 On household furniture, useful and ornamental, family wearing apparel, musical instruments, family stores and supplies, and all other personal effects of every kind and description (except accounts, bills, currency, evidences of debt or ownership, or other documents, moneys, notes, securities, bullion, drawings, dies, manuscripts, medals, models and patterns) including casts, curiosities, pictures, scientific apparatus and sculptures, the property of the insured or of any member of the insured's household, unless specifically insured, all contained in the above described dwelling house.

\$ On Piano.

\$ 150.00 On barn building (marked No. 1 on diagram) and additions in contact therewith, including foundations.

\$ On barn building (marked No. on diagram) and additions in contact therewith, including foundations.

\$ On hay, only while contained in.

\$ On granary building and additions in contact therewith, including foundations.

\$ On grain and feed, **not including hay**, only while contained in.

\$ On tankhouse, tank, windmill and pump.

\$ On pumping plant, \$ pump house, and additions in contact therewith.

\$ 75.00 On fruit house, and its additions in contact therewith, including foundations.

\$ On

\$ On

\$ On wagons, buggies and other vehicle, harness, saddles, robes, whips, implements, tools, and agricultural implements and machinery (**excluding combined harvesters, threshing outfits, hay presses and motor vehicles of every description**), while contained in.

\$ On horses and mules an equal amount on each head.

\$ On cattle an equal amount on each head.

\$ On

\$ On

\$ On

All being located as per diagram, on farm situated on Lana Avenue, in Rucker School District, Gilroy Township,  
in the County of Santa Clara, State of California.

**Live Stock Limitation Clause.** Claim for loss on any one horse or on any one mule shall not exceed \$100 nor shall claim exceed on any one head of cattle \$50, unless specifically insured.

The privilege for the within described dwelling to remain vacant or unoccupied is hereby increased to twenty (20) consecutive days.

Permission is granted for mechanics or artisans to make alterations or repairs to the within described building for more than fifteen (15) days at any one time, and to build additions, this policy to cover on and in same under the respective items hereof.

Permission is hereby granted (when not prohibited by local ordinance) for the use of gasoline stoves or lamps, it being warranted by the insured that the reservoir attached to each stove or lamp be filled during daylight only, and then only when the stove or lamp is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and that no gasoline, except that contained in the reservoir, shall be kept within the building. A breach of this warranty renders this permit null and void.

Attached to policy No. 4790 of the

SANTA CLARA COUNTY FIRE INSURANCE COMPANY.

Dated June 18, 1920.

Ella A. Taylor.

Secretary.



#4790.  
APPLICATION

Date: 775 @ 18 = 138  
225 " 30 = 67  
2-05

163 ✓  
Of Mrs. E. J. Miller, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One thousand DOLLARS, for the term  
of five years, from the 18th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 20 x 30 feet, built 1894, now in good repair, Shingle roof }	750	500	
On wing stories x feet, built 1, now in repair, roof }			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	412	275	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, 1 stories, 22 x 26 feet, built 1, now in repair, roof	225	150	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On Fruit House, 14 x 20 ft.	113	75	
On			
On			
Total amount		1000	

House and Barn No. 1 being situated on Luna Avenue, Rucker School District, Gilroy Township, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? Ten acres, worth \$ with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? no, into terra-cotta.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Cloth, pasted to boards and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.25  
Total, \$ 11.25

Paid - June 12, 1920.

E. J. Miller  
or (Dola Miller) APPLICANT.



not to be held liable for any loss or damage to the property insured by this policy, except in the event of fire, and then only to the extent of the actual cash value of the property at the time of the fire, and then only if the fire is caused by a peril insured against by this policy.

Witness my hand and seal this 1st day of June, 1900, at San Jose, California.

On this day of June, 1900, at San Jose, California, I, the undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the policy of insurance on the property of the insured, as the same appears from the records of the company.

On this day of June, 1900, at San Jose, California, I, the undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the policy of insurance on the property of the insured, as the same appears from the records of the company.

On this day of June, 1900, at San Jose, California, I, the undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the policy of insurance on the property of the insured, as the same appears from the records of the company.

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On this day of June, 1900, at San Jose, California, I, the undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the policy of insurance on the property of the insured, as the same appears from the records of the company.

On this day of June, 1900, at San Jose, California, I, the undersigned, being duly sworn, depose and say that the foregoing is a true and correct copy of the policy of insurance on the property of the insured, as the same appears from the records of the company.

## FARM PROPERTY FORM

80. Removal when endangered by fire. Should any of said property be necessarily removed because of danger from fire, and there is no other insurance thereon, that part of this policy in excess of its proportion of the value of the insured property remaining in the original location, shall, for the ensuing five days only, cover the said removed property in its new location or locations.

81. This policy may be cancelled and the insured shall be liable for the cost of such cancellation, if the insured fails to give notice in writing to the secretary of the company, at least ten days before the cancellation.

82. For a more particular description, and as forming a part of this policy, reference is had to application No. 24790 on file in the office of this company.

83. This company will not be liable beyond the actual cash value of the interest of the insured in the property at the time of loss or damage nor exceeding what it would then cost the insured to repair or replace the same with material of like kind and quality; said cash value to be estimated without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating repair or reconstruction of buildings, and without compensation for loss resulting from interruption of business or manufacture.

84. This policy is made and accepted subject to the foregoing stipulations and conditions and those hereinafter stated, which are hereby specifically referred to and made a part of this policy, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto, and no officer, agent, or other representative of this company shall have power to waive any provision or condition of this policy except by writing endorsed hereon or added hereto, and no person unless duly authorized in writing shall be deemed the agent of this company.

85. The charter and by-laws of this company are to be resorted to and used to explain the rights and obligations of the parties hereto in all cases not herein otherwise especially provided for, and are hereby made a part of this policy. This policy is made and accepted upon the above expressed condition.

86. This policy shall not be valid until countersigned by the duly authorized secretary of the company at San Jose, California.

In Witness Whereof, this company has executed and attested these presents

THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY,

by C. J. Pettit President  
Countersigned at San Jose, California, this eighteenth day of June  
one thousand nine hundred and twenty  
one



37      **STIPULATIONS AND CONDITIONS SPECIALLY REFERRED TO.**

38      *Property not covered.* (a) This company shall not be liable for loss to accounts, bills, currency, evidence of debt or  
39 ownership or other documents, money, notes, or securities; nor (b) unless liability is specifically assumed hereon, for the loss  
40 to bullion, casts, curiosities, drawings, dies, jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, busi-  
41 ness or store or office furniture or fixtures, sculptures, frescoes and decorations, or property held on storage or for repair.

42      *Hazards not covered.* This company shall not be liable for loss by (a) theft, or (b) neglect of the insured to use all  
43 reasonable means to save and preserve the property at and after a fire, or when the property is endangered by fire; or  
44 (c) (unless fire ensues, and in that event the damage by fire only,) by explosion of any kind or lightning; or (d) by invasion,  
45 insurrection, riot, civil war, or commotion, or, (except as hereinafter provided,) by military or usurped power, or order of any  
46 civil authority, but the company will be liable, unless otherwise provided by endorsement hereon or added hereto, if the  
47 property is lost or damaged, by fire or otherwise, by civil authority or military or usurped power exercised to prevent the  
48 spread of fire not originating from a cause excepted hereunder and which fire otherwise probably would have caused the  
49 loss of or damage to the insured property.

50      *Matters avoiding policy.* This entire policy shall be void, (a) if the insured has concealed or misrepresented any  
51 material fact or circumstances concerning this insurance or the subject thereof; or (b) in case of any fraud or false swear-  
52 ing by the insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

53      Unless otherwise provided by agreement endorsed hereon or added hereto this entire policy shall be void, (a) if the  
54 insured now has or shall procure any other insurance, whether valid or not, on property covered in whole or in part by  
55 this policy, or (b) if the interest of the insured be other than unconditional and sole ownership, or (c) if the subject of  
56 insurance be a building on ground not owned by the insured in fee simple, or (d) if with the knowledge of the insured  
57 foreclosure proceedings be commenced or notice given of sale of any property covered by this policy by virtue of any  
58 mortgage or trust deed, or (e) if this policy be assigned before a loss.

59      *Matters suspending insurance.* Unless otherwise provided by agreement endorsed hereon or added hereto this com-  
60 pany shall not be liable for loss or damage occurring (a) while the hazard be materially increased by any means within the  
61 control of the insured; or (b) if the subject of insurance be a manufacturing establishment, while it is operated in whole or  
62 in part at night later than ten o'clock or while it ceases to be operated beyond the period of ten consecutive days; or (c)  
63 while mechanics or artisans are employed in building or altering or repairing the described premises for more than fifteen  
64 days at any one time; or (d) while illuminating gas or vapor be generated in the described building (or adjacent thereto)  
65 for use therein; or (e) while there be kept, used or allowed on the described premises (any usage or custom of trade or  
66 manufacture to the contrary notwithstanding), calcium carbide, phosphorus, dynamite, nitroglycerine, fireworks or other  
67 explosive; or exceeding one quart each of benzine, gasoline, naphtha or ether; or more than twenty-five pounds of gunpow-  
68 der; or (f) while a building herein described whether intended for occupation by owner or tenant is vacant or unoccupied  
69 beyond the period of ten (10) consecutive days; (g) while the interest in, title to or possession of the subject of insurance is  
70 changed excepting; (1) by death of the insured; (2) change of occupancy of building without material increase of hazard;  
71 and (3) transfer by one or more several co-partners or co-owners to the others.

72      Such suspension shall not extend beyond the term of this policy nor create any right for refund of the whole or any  
73 portion of premium, nor affect the respective rights of cancellation.

74      *Chattel mortgage.* Unless otherwise provided by agreement in writing endorsed hereon or added hereto this com-  
75 pany shall not be liable for loss or damage to any property insured hereunder while encumbered by a chattel mortgage,  
76 but the liability of the company upon other property hereby insured shall not be affected by such chattel mortgage.

77      *Fallen building clause.* Unless otherwise provided by agreement endorsed hereon or added hereto, if a building  
78 or any material part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents  
79 shall immediately cease.

80      *Removal when endangered by fire.* Should any of said property be necessarily removed because of danger from  
81 fire, and there is no other insurance thereon, that part of this policy in excess of the value of the insured property remain-  
82 ing in the original location, or, if there is other insurance thereon, that part of this policy in excess of its proportion of the  
83 value of the insured property remaining in the original location, shall, for the ensuing five days only, cover the said re-  
84 moved property in its new location or locations.

85      *Cancellation.* This policy may be cancelled and the insured as a member of this company may withdraw therefrom  
86 by the insured surrendering his policy for cancellation at any time while the company continues the business for which it  
87 was organized, by giving notice in writing to the secretary thereof and paying his share of all claims that may exist against  
88 this company; *provided*, that this company shall have power to cancel or terminate any policy by giving the insured five  
89 days written notice to that effect and returning to him any excess of premium he may have paid during the term of the poli-  
90 cy, over the cost of his insurance as measured by the rate of standard fire insurance companies doing business in this state.

91      *Adjustment of losses—arbitration.* The insured who may sustain loss or damage by fire shall immediately notify the  
92 president, or in his absence, the secretary of this company, stating the amount of damage or loss sustained or claimed and  
93 if not more than one thousand five hundred dollars then the president and secretary shall proceed to ascertain the amount  
94 of such loss or damage and adjust the same. If the claim for damage or loss be for an amount greater than one thousand  
95 five hundred dollars, then the president of this company, or in his absence, the vice president, or in the absence of both the  
96 secretary thereof, shall forthwith convene the board of directors of said company, whose duty it shall be when convened,  
97 to appoint a committee of not less than three disinterested members of this company, to ascertain the amount of such  
98 damage or loss. If in either case there is a failure of the parties to agree upon the amount of such damage or loss they  
99 may submit the question of the amount of such loss to arbitration, and in that event the president of the company shall  
100 appoint one disinterested person to act as an arbitrator, and the claimant or insured shall appoint another, and if such two  
101 arbitrators fail to agree upon the amount of such loss, then they shall select a third disinterested person to act with them  
102 and such arbitrators so appointed shall have full authority to examine witnesses and to do all other things necessary to the  
103 proper determination of the amount of loss sustained by the claimant, and shall make their award in writing to the presi-  
104 dent of the company and to the insured, and such award, so as aforesaid made, shall be final as to the amount of loss sus-  
105 tained. The pay of said committee shall be three dollars per day for each day's services so rendered and five cents for  
106 each mile necessarily traveled in the discharge of their duties, which shall be paid by the claimant unless the award of  
107 such committee shall exceed the sum offered by the company in liquidation of such loss or damage, in which case such  
108 expense shall be paid by the company.

109      *Option of company in case of loss.* This company may, at its option, take all or any part of the property for  
110 which insurance hereunder is claimed at its ascertained or appraised value, and may also, at its option, in satisfaction of  
111 its liability hereunder, repair, rebuild, or replace any building or structure or machine or machinery used therein, with  
112 other of like kind and quality, within a reasonable time, upon giving notice within twenty days of its intention so to do  
113 after the receipt by it of the preliminary proof of loss, or, if verified amendments have been requested, within twenty days  
114 after their receipt, or, within twenty days after the receipt of an affidavit that the insured is unable to furnish such amend-  
115 ments. There can be no abandonment to this company of any property.



116 *Apportionment of loss.* This company shall not be liable under this policy for a greater proportion of any loss on  
117 the described property, or for loss by, and expense of, removal from the premises endangered by fire, than the amount  
118 hereby insured bears to the entire insurance covering such property whether valid or not, or by solvent or insolvent  
119 insurers.

120 *Assessment for deficiency.* When the amount of any loss shall have been ascertained, which exceeds in amount the  
121 cash funds of the company, the president shall convene the directors of this company, who shall proceed in the manner as  
122 provided in section twelve of this act.

123 *Notice of assessment.* It shall be the duty of the secretary, whenever assessment shall have been made, to immedi-  
124 ately notify every person holding a risk in this company, personally, by an agent, or by letter directed to his usual post-  
125 office address, of the amount of such loss, and the sum due from him, as his share thereof, and of the time and to whom  
126 such payment is to be made; but such time shall not be less than thirty days, nor more than ninety days from date of  
127 such notice,

128 *Action for neglect or refusal to pay assessments.* An action may be brought against the member whose property  
129 is insured herein and this policy is automatically suspended if the insured shall not have paid, before it is delinquent, his  
130 portion of any assessment levied or other liability due this company for a period in excess of ninety days. The directors  
131 of this company who shall willfully refuse or neglect to perform the duties imposed upon them by law or the by-laws of  
132 the company, shall be liable in their individual capacity to the person sustaining such loss. An action may also be brought  
133 and maintained against this company by members thereof for losses sustained if payment is withheld after the amount of  
134 such losses have been determined and is due by the terms of the policy.

135 *Non-waiver by appraisal or examination.* This company shall not be held to have waived any provision or con-  
136 dition of this policy or any forfeiture thereof, by assenting to the amount of the loss or damage or by any requirement, act  
137 or proceeding on its part relating to the appraisal or to any examination herein provided for.

138 *Subrogation.* If this company shall claim that the fire was caused by the act of any person or corporation, this com-  
139 pany shall, upon payment of the loss be subrogated to the extent of such payment to all right of recovery by the insured  
140 for the loss resulting therefrom, and such right shall be assigned to this company by the insured on receiving such  
141 payment.

142 *Time for commencement of action.* No suit or action on this policy for the recovery of any claim shall be sustained  
143 until after full compliance by the insured with all of the foregoing requirements, nor unless begun within fifteen months  
144 next after the commencement of the fire.

145 *Definitions.* Wherever in this policy the word "insured" occurs, it shall be held to include the legal representatives  
146 of the insured in case of death, and wherever the word "loss" occurs, it shall be deemed the equivalent of "loss or  
147 damage," and wherever the words "the time of loss or damage" are used they shall be deemed the equivalent of "the  
148 time of the commencement of the fire."

### ASSIGNMENT OF INTEREST BY INSURED

This policy is not assignable for purpose of collateral security, but in all such cases it is to be made "Payable in case of loss," etc., by declaration on its face. In case of actual sale or transfer of title, leave being previously obtained, the annexed form may be used, which must be executed at the time of such transfer.

For Value Received, I hereby assign my interest in the within Policy of Insurance to

Assured.

Cal., 19

having given his obligation as required in this  
Policy, the Santa Clara County Fire Insurance Company hereby consents to the above assignment.

Secretary

Cal., 19

### CANCELLATION RECEIPT

Policy No. 19

Sum Cancelled, \$

Received of the Santa Clara County Fire Insurance Company,

Dollars,

Return Premium, in consideration of which this Policy is hereby cancelled and surrendered to the Company.

The Assured under this Policy



READ THIS POLICY.

Insurance Company is liable only for actual cash value.

Policy is void in case of any fraud, false swearing, misrepresentation or concealment about material facts.

Policy is void, unless otherwise agreed in writing, if—

1. It is assigned before loss;
2. Insured has or shall procure other insurance;
3. Any change occurs in location of property;
4. Insured building is on ground not owned in fee simple by the insured;
5. Insured is not sole and unconditional owner.

Policy is suspended unless otherwise agreed in writing, if—

6. Described building becomes vacant or unoccupied for ten days;
7. Mechanics are employed more than fifteen days in repairing same;
8. Property is or becomes encumbered by chattel mortgage;
9. Illuminating gas or vapor is generated in or adjacent to described building;
10. Explosives or prohibited quantities of gasoline, etc., (except the gasoline contained in automobiles and gas engine tanks), as are kept on premises; and provided, also, that the insurance on livestock and automobiles shall cover wherever located at the time of the fire.

Insurance ceases if described building or any material part falls except as result of fire.

Policy does not cover certain enumerated personal property.

Note particularly duty of insured in case of loss; also provisions avoiding or suspending policy, including changes of ownership or possession.

Cancelled - Oct. 23, 1924 -  
\$125.00  
\$1.25 weekly premium -  
# 6911

CALIFORNIA STANDARD FORM  
COUNTY FIRE INSURANCE POLICY

No. 4796.

Expires June 18, 1925.

Amt. \$1000.00 Prem., \$11.25 - 3d.

Name of Insured,

Mrs. E. J. Miller

Address

Liberty  
California

Santa Clara County

Fire Insurance Company

OF SANTA CLARA COUNTY,  
CALIFORNIA

Chartered A. D. 1900

Ella D. Taylor  
Secretary.

Register Printing Co., Napa, Cal.

THE SANTA CLARA COUNTY  
FIRE INSURANCE COMPANY  
OFFICE

Porter Bld. Room 10 SAN JOSE, CAL.



No 4791.

# APPLICATION

OF

M.J. Bollinger  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1700.00

Expires 18 day of June 1923.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 7.65

Premium - - \$ 8.65

Renewal of #2627.  
Inspector.

Approved June 12 1923

E. A. Taylor, President.

Secretary.

E. A. Taylor

Secretary.

## of Risks

contents, detached;

CIES.

otta flues, extending walls, adds one fifth

ipes, extending thru double basis rate.

ole or any part of cked to boards and one third to basis

f from 40 to 60 ft. exposures; Rate, 20c

t. from bldgs. classed in \$100.

a; Rate, 25c on \$100.

; Rate, 35c on \$100.

g; Rate, 25c on \$100.

dwellings, rate with rate with Barn.

hed, rate at twice a on \$100.

40 to 60 ft. from

asures.—Rate, 35c on

han 40 ft. from build-

3.—Rate, 40c on \$100.

uit Driers (private),

ises, and other out-

, 30c on \$100.

stories—Rate, 30c on

3, etc.; Rate, 40c on

hurches; detached;

ier contents of build-

ildings in which they

RES.

a barn or stable, in

not an exposure to a

stable is an exposure

ling is an exposure to

ildings, adjoining or

the same person for

at the buildings, tho

ngle hazard, they are

her.

## VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No 4790 of the Santa Clara County Fire Insurance Company, to remain vacant for periods during term of Policy days from date, it being understood and agreed that said building shall be under the care and supervision of some competent person, and that all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building, otherwise this policy shall be null and void.

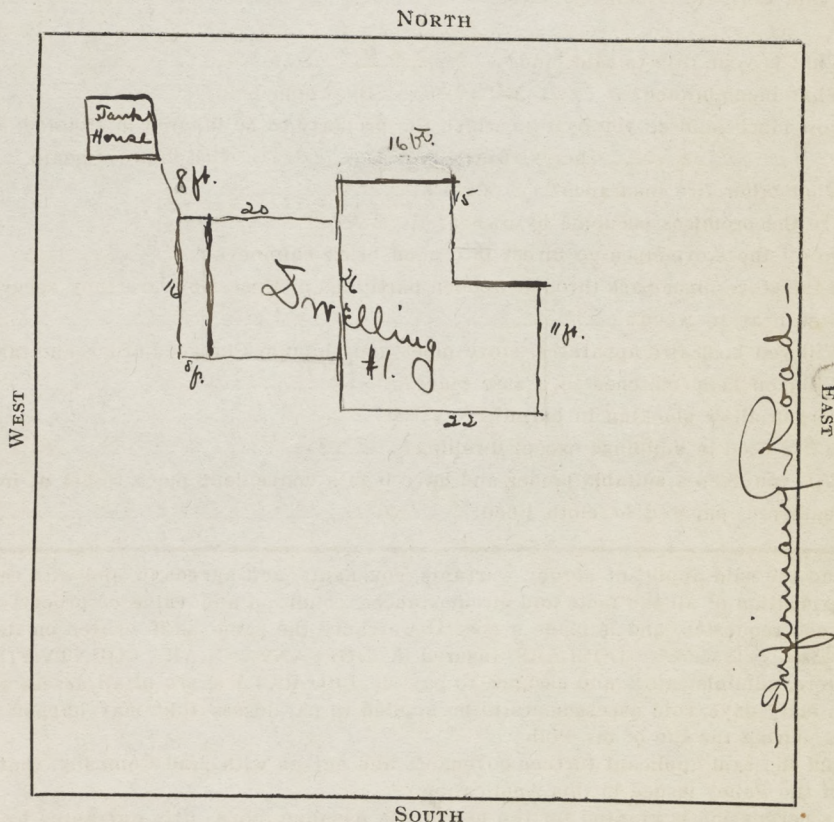
Permission is hereby granted for assured to leave property from time to time as professional services require.

E. A. Taylor.

Secretary.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





READ THIS POLICY.

Insurance Company is liable only for actual cash value.

Policy is void in case of any fraud, false swearing, misrepresentation or concealment about material facts.

Policy is void, unless otherwise agreed in writing, if—

1. It is assigned before loss;
2. Insured has or shall procure other insurance;
3. Any change occurs in location of property;
4. Insured building is on ground not owned in fee simple by the insured;
5. Insured is not sole and unconditional owner.

Policy is suspended unless otherwise agreed in writing, if—

6. Described building becomes vacant or unoccupied for ten days;
7. Mechanics are employed more than fifteen days in repairing same;
8. Property is or becomes encumbered by chattel mortgage;
9. Illuminating gas or vapor is generated in or adjacent to described building;
10. Explosives or prohibited quantities of gasoline, etc., (except the gasoline contained in automobiles and gas engine tanks), as are kept on premises; and provided, also, that the insurance on livestock and automobiles shall cover wherever located at the time of the fire.

Insurance ceases if described building or any material part falls except as result of fire.

Policy does not cover certain enumerated personal property.

Note particularly duty of insured in case of loss; also provisions avoiding or suspending policy, including changes of ownership or possession.

VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 111490 of the Santa Clara County Fire Insurance Company, to remain vacant for a period of 30 days from the date of the issuance of this permit, provided that the insured shall be under the obligation to maintain the building in good repair and to keep the same insured against fire and theft. All doors and windows shall be closed and secured, and that all explosives or inflammable materials shall be removed from said building. Otherwise this policy shall be null and void.

*Missouri is hereby permitted for insurance to be taken on property from time to time as a professional business.*

*Elmer R. Taylor*

Oct. 22, 1924

ASSIGNMENT OF INTEREST BY INSURED

I, *Far Haine Garrison*, hereby assign my interest in the within Policy of Insurance to *Far Haine Garrison*, who is hereby acknowledged as the owner of said Policy. This assignment is made for the purpose of collateral security, and in all such cases it is to be made "assignable in case of loss," and by declaration on the face of the policy, in case of actual sale or transfer of title, having been previously obtained, the annexed form may be used, which must be executed at the time of the sale or transfer. This assignment is made for the purpose of collateral security, and in all such cases it is to be made "assignable in case of loss," and by declaration on the face of the policy, in case of actual sale or transfer of title, having been previously obtained, the annexed form may be used, which must be executed at the time of the sale or transfer.

CANCELLATION RECEIPT

Received of the Santa Clara County Fire Insurance Company the sum of \$100.00, being the amount of the premium on Policy No. 111490, which is hereby cancelled and surrendered to the Company. Return Premium in consideration of which this Policy is hereby cancelled and surrendered to the Company.

*Elmer R. Taylor*

FILE INSURANCE COMPANY

Office

Order Bd. Room is SAN JOSE, CA.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

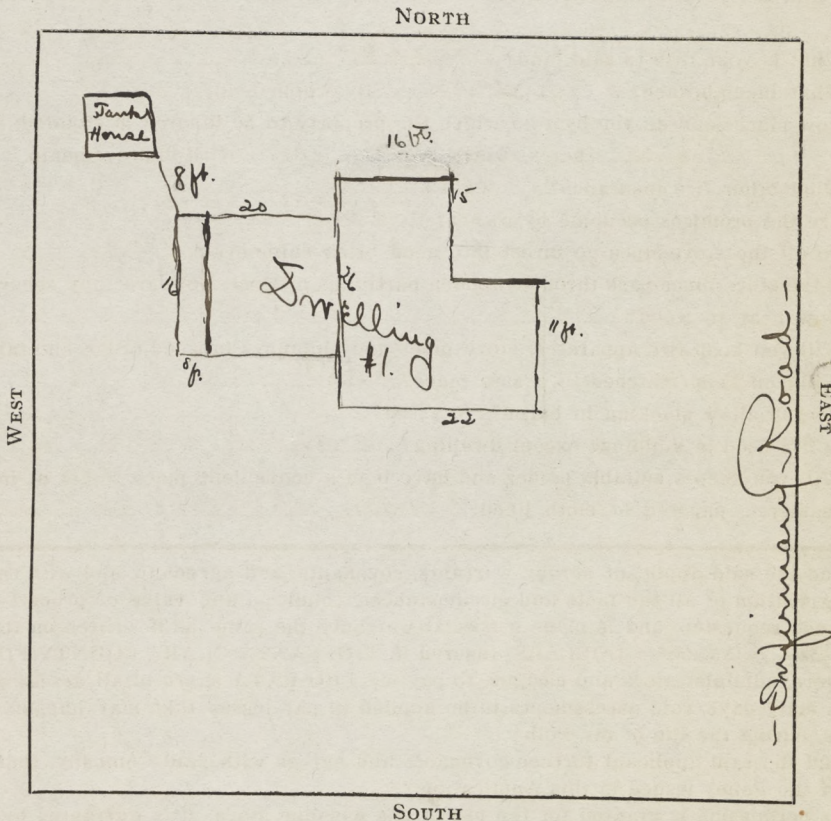
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 1791.

# APPLICATION

OF

M. J. Bollinger  
Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1700.00

Expires 18 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 7.65

Premium - - - \$ 8.65

Renewal of #2627.  
Inspector.

Approved June 12 1923

E. J. Pettit,  
President.

Ella J. Taylor,  
Secretary.



#4791.  
APPLICATION

Rate: 1700@15=2.55

Of M. J. Bollinger, - Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventeen Hundred DOLLARS, for the term  
of Three years, from the 18th day of June 1920; if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories x feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	2000	1200	1350
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	500	300	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	300	200	
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2800	1700	

Expired June 18, 1923.  
Renewed - 6279.

House and Barn No. 1 being situated on the Infirmary Road, about One and one-half miles North-East of Campbell, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 17 1/2 acres, worth \$ with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Seventeen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 7.65  
Total, \$ 8.65

M. J. Bollinger APPLICANT.

Paid - June 12, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

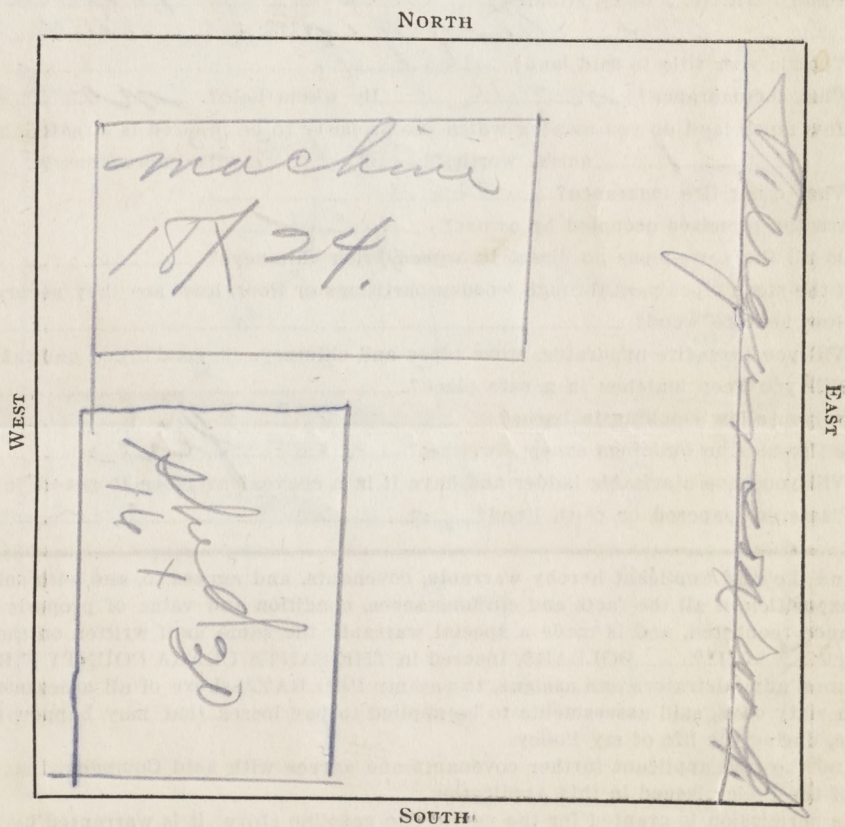
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4792.

## APPLICATION

OF

*Roy L. Sawyer*  
*Gilroy* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1240.00

Expires 18 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.15

Premium - - - \$ 124.15

*Geo E. Slowe*  
Inspector.

Approved June 23 1923.

*E. W. Pettit*

President.

*Ella A. Taylor*

Secretary.



159 #4792 Rate: 1240 @ 30 = 372.

# APPLICATION

Of Roy L. Swarner Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire for the sum of Twenty Hundred and Forty DOLLARS, for the term  
of Three years, from the 18 day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>machine shed for tractor &amp; plows</u>			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2 <u>open shed 30 ft. long 16 ft. wide</u>			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>tractor &amp; plow</u>			
On <u>plow</u>			
On <u>thresh</u>			
On			
Total amount			

- House and Barn No. 1 being situated.....
- House and Barn No. 2 being situated..... machine shed situated 4 miles East of Gilroy on Highway road
- What is your title to said land?.....
  - What incumbrance?..... By whom held?.....
  - How much land do you own on which the property to be insured is situated, and what is its value?.....  
..... acres, worth \$..... with improvements.
  - What other fire insurance?.....
  - Are the premises occupied by owner?.....
  - Do all the stove-pipes go direct into good brick chimneys?.....
  - If the stove pipes pass through wooden partitions or floor, how are they secured?.....
  - How near to wood?.....
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
  - Will you keep matches in a safe place?.....
  - Do you allow smoking in barns?.....
  - Is fire used in buildings except dwelling?.....
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
  - Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1240 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.15  
Total, \$ 12.15

Paid - July 1, 1920.

Roy L. Swarner APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

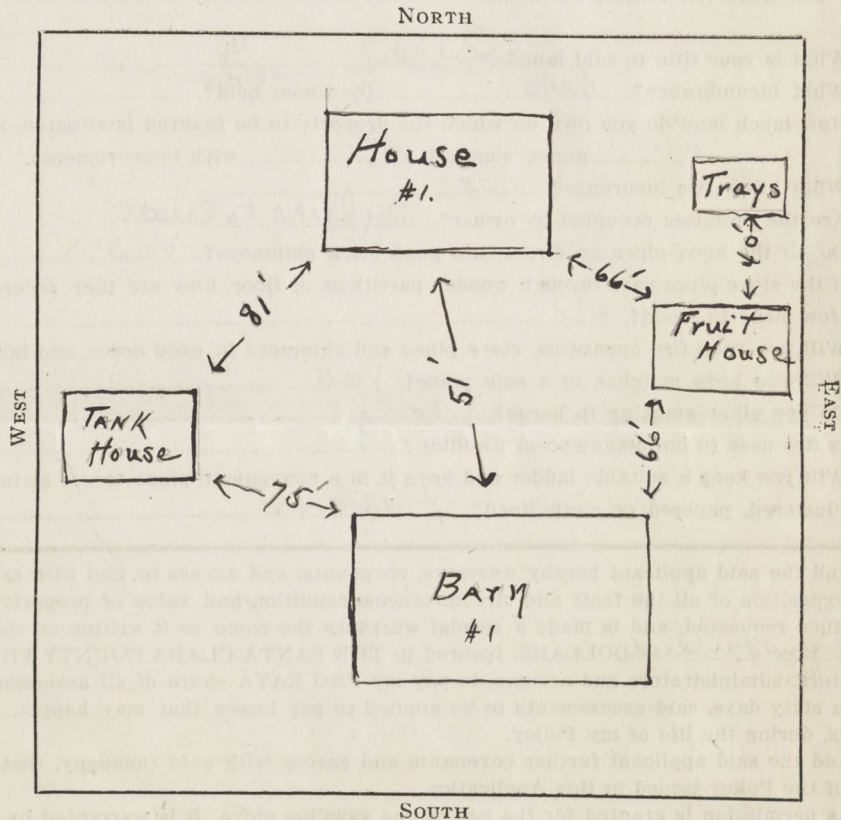
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 14793

# APPLICATION

OF

M. Collins Estate  
% Anne S. Collins, Executrix  
San Jose 301 Pine Avenue  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 14400.<sup>00</sup>  
Expires 21 day of June 1922.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 20.30  
Premium - - - \$ 21.30

JR. Enright  
Inspector.

Approved June 23 1922.

E. H. Foster  
President.

Ella D. Taylor  
Secretary.



# 4793.  
APPLICATION

Rate: 3500 @ 20 = 7.00  
900 " 35 = 3.15  
10.15

Of M. Collins - Est. San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand Four Hundred DOLLARS, for the term  
of Two years, from the 21<sup>st</sup> day of June, 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>24</u> x <u>36</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>good</u> roof } <u>Shingle</u>	<u>4500</u>	<u>3000</u>	
On wing <u>1</u> story <u>16</u> x <u>20</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>roof</u> }			
On house No. 2 <u>stories</u> <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>450</u>	<u>300</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories <u>28</u> x <u>28</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>good</u> roof } <u>Shingle</u>	<u>1200</u>	<u>600</u>	
On Barn No. 2 <u>Sheds</u> <u>14</u> x <u>14</u> and <u>10</u> x <u>15</u> ft.			
On Tons of Hay			
On <u>2</u> Horses	<u>450</u>	<u>300</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>450</u> , on Pump House, \$ <u>450</u>	<u>450</u>		
On <u>Trays</u>	<u>450</u>		
On			
On			
Total amount		<u>4400</u>	

Exp. - June 21, 1922.  
Renewed - # 5772.

Renewal - # 4793-94.

House and Barn No. 1 being situated on the corner of Pine and Cottle Avenues  
in the Willow District near San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? None. By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
8 acres, worth \$ 15,000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? By heirs to Estate.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Four Thousand Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June, 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 20.30  
Total, \$ 21.30

M. Collins Estate APPLICANT.  
Annie E. Collins, Executrix

Paid - June 26, 1920.

284.00 renewal added - 1559.00 added -



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

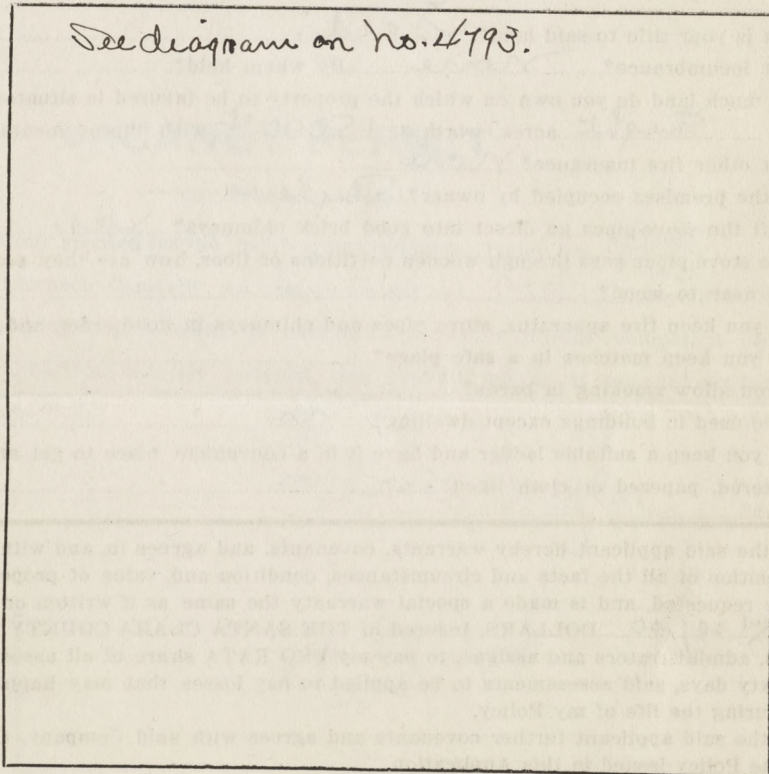
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Delimited Policies  
June 26, 1920*

WEST



NORTH

SOUTH

EAST

No. 4794

# APPLICATION

OF

M. Collins Estate.  
% Annie E. Collins, executrix.

San Jose 301 Pine Ave.  
Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 1150.00

Expires 21 day of June 1922.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$ 6.90

Premium

- - - \$ 7.90

Inspector.

John R. Everett

Approved

June, 23 1922

President.

Ella C. Taylor

Secretary.



164  
# 4794 Rate: 1150 @ 30 = 345  
APPLICATION

Of Morris Collins Estate - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven Hundred and Fifty DOLLARS, for the term  
of Two years, from the 21st day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof }			
On wing stories <u>x</u> feet, built 1, now in repair, roof }			
On			
On house No. 2, stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank <u>and Tank house, 2 story, 16 x 16 ft.</u>	800	500	
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On <u>Fruit House, 28 x 20 ft.</u>	450	300	
On <u>2000 bays, while in stacks, near fruit house.</u>	525	350	
On			
On			
Total amount		1150	

House and Barn No. 1 being situated on the corner of Pine Avenue and Cottle Avenue, in the Willows District, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Eight acres, worth \$ 15,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1150 and 100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.90  
Total, \$ 7.90

M. Collins Estate APPLICANT.

Paid - June 26, 1920.

Annie E. Collins PG Sherry Estate

4400  
1150  
5550

4000.00 removed.  
750.00 added.



Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

DEFICIENCIES.

- 1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
- 2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
- 3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
- 4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

VACANCY PERMIT

PERMIT is hereby granted for the building insured under Policy No. 4795 of the Santa Clara County Fire Insurance Company, to remain vacant for 30 days from date, it being understood and agreed that said building shall be under the care and supervision of some competent person, and that all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building, otherwise this policy shall be null and void.

June 22, 1920.

Ella A. Taylor. Secretary.

House 40' x 14' Surge

No 4795.

APPLICATION

OF

Wm. A. De Witt  
220 Richard St.  
San Jose  
Santa Clara County, Cal.  
Post Office,

Amount Insured \$ 2600.00

Expires 22 day of June 1920.

Policy Fee - - \$ 1.00

Rate Fee - - \$ 15.60

Premium - - \$ 16.60

C. W. Spalding  
Inspector.

Approved June 23, 1920.

E. J. Patterson  
President.

Ella A. Taylor  
Secretary.



# # 4794. Rate: 1150 @ 30 = 345 APPLICATION

Of Morris Collins Estate San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven Hundred and Fifty DOLLARS, for the term  
of two years, from the 21st day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank house, 2 story, 16 x 16 ft.</u>	8 00	5 00	
On Barn No. 1, ..... stories, ..... x ..... feet, built 1....., now in..... repair,..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Fruit House, 28 x 20 ft.</u>	4 50	3 00	
On <u>2000 trays, while in broods, near fruit house.</u>	5 25	3 50	
On .....			
On .....			
Total amount.....		11 50	

House and Barn No. 1 being situated on the corner of Pine Avenue and Cottle Avenue, in the Willows District, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

- What is your title to said land? Seed.
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? Eight acres, worth \$ 15,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
- Will you keep matches in a safe place? .....
- Do you allow smoking in barns? .....
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1150 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 6.98  
Total, \$ 7.98

M. Collins Estate APPLICANT.

Paid June 26, 1920.

Annie E. Collins PG Sherry  
Executive



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

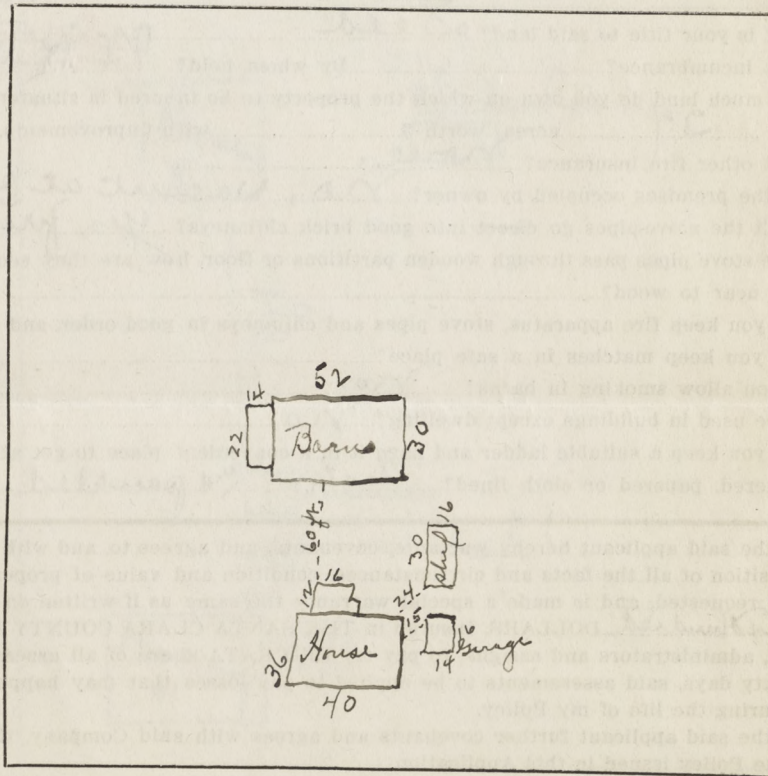
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

No. 4795.

# APPLICATION

OF

Emma A.

Jos. de Wit

220 Orchard St.

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 2600.00

Expires 22 day of June 1920.

Policy Fee

\$ 1.00

Rate Fee

\$ 15.60

Premium

\$ 16.60

Inspector.

Approved June 23<sup>rd</sup> 1920.

President.

Secretary.



160-1

#4795

Rate:-2600 @ .30 = 7.80

# APPLICATION

Of Emma A. de Wit San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty six Hundred DOLLARS, for the term  
of one years, from the 22 day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>36</u> x <u>40</u> feet, built 1, now in <u>roof</u> repair, <u>shingle</u> roof	3600	2300 <sup>00</sup>	
On wing <u>one</u> stories <u>12</u> x <u>16</u> feet, built 1, now in <u>roof</u> repair, <u>shingle</u> roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built 1, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, <u>one</u> stories <u>30</u> x <u>52</u> feet, built 1, now in <u>roof</u> repair, <u>shingle</u> roof	300 <sup>00</sup>	200 <sup>00</sup>	
On Barn <u>No. 2 addition</u> <u>14</u> x <u>22</u>			
On _____ Tons of Hay _____			
On <u>shed</u> <u>16</u> x <u>30</u>	75 <sup>00</sup>	50 <sup>00</sup>	
On <u>garage</u> <u>14</u> x <u>16</u>			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount <u>Twenty six 9/100</u>		2600 <sup>00</sup>	

Expensed - June 22, 1922 - 75<sup>00</sup>  
Reversed - 577<sup>00</sup>

House and Barn No. 1 being situated on Morse Avenue, 2 miles North of Sunnyvale, Santa Clara Co., Cal.

House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Seed.
2. What incumbrance? none By whom held? Maggie Chase, Haymester, Bank of Savings.
3. How much land do you own on which the property to be insured is situated, and what is its value? 27 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? no, vacant at present.
6. Do all the stove-pipes go direct into good brick chimneys? yes, first passing thru a partition
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? \_\_\_\_\_
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? plastered and paneled.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty six Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 15.60  
Total, \$ 16.60

Emma A. de Wit APPLICANT.

Paid - June 22, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

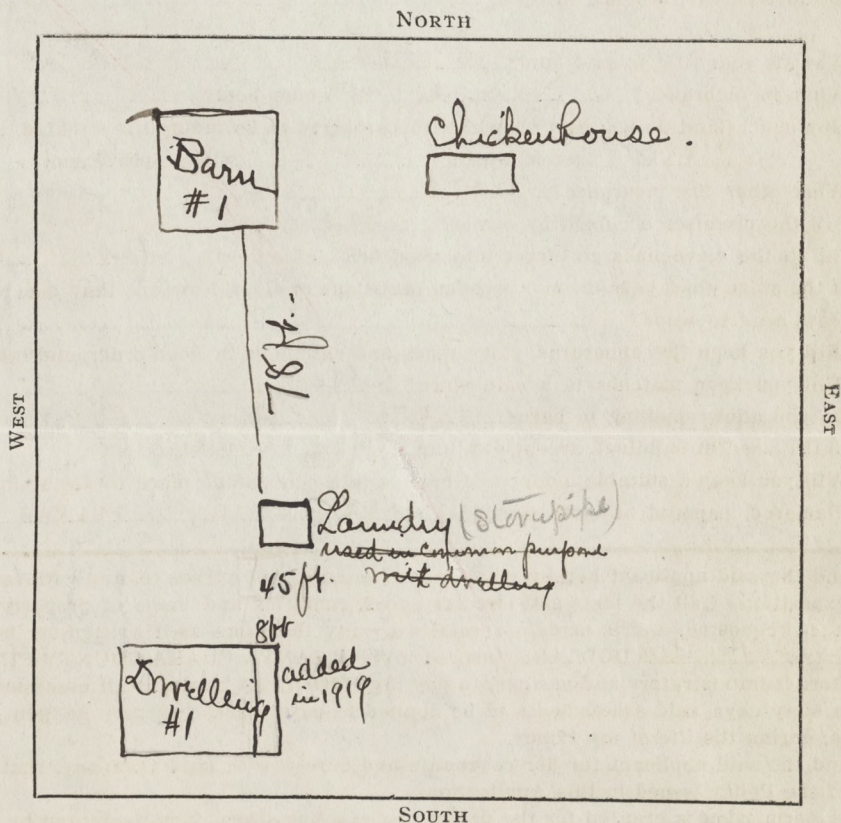
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4796.

## APPLICATION

OF

J. O. Drannen

Hilroy

Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 3900.00

Expires 24 day of June 1923.

Policy Fee

- - - \$ 1.00

Rate Fee

- - - \$

Premium

- - - \$

Inspector.

Geo E. Slone

Approved

June 23, 1923.

G. J. Pettit

President.

Ella A. Taylor

Secretary.



#4796. Rate: 3000 @ .20 = 6.00  
900 " 30 = 2.70  
8.70

# APPLICATION

Of T. E. Swanner, - Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
of three years, from the 24th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>28</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shing</u> roof } On <u>addition</u> stories <u>8</u> x <u>  </u> feet, built <u>1919</u> , now in <u>  </u> repair, <u>  </u> roof } On <u>Screened Porch</u> <u>24</u> x <u>6</u> ft. <u>  </u> 19 <u>05</u> }	<u>4000</u>	<u>2600</u>	
On house No. 2, <u>1</u> stories <u>  </u> x <u>  </u> feet, built <u>1  </u> , now in <u>  </u> repair, <u>  </u> roof	<u>75</u>	<u>50</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>650</u>	<u>400</u>	
On <u>  </u>			
On Piano <u>  </u>			
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
All while contained in dwelling No. <u>1 and Laundry room.</u>			
On Windmill and Tank <u>  </u>			
On Barn No. 1, <u>54</u> stories, <u>32</u> feet, built <u>1  </u> , now in <u>  </u> repair, <u>  </u> roof	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>  </u>			
On <u>30</u> Tons of Hay	<u>225</u>	<u>150</u>	
On <u>  </u>			
On <u>Horses</u>			
On <u>1</u> Horse Wagon	<u>15</u>	<u>10</u>	
On <u>  </u> Horse Spring Wagon			
On <u>1</u> Horse Buggy	<u>60</u>	<u>40</u>	
On <u>  </u> Horse Phaeton			
On <u>  </u>			
On Harness and Robes <u>  </u>	<u>75</u>	<u>50</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>  </u> , on Pump House, \$ <u>  </u>			
On <u>Ford Roadster (new)</u> , only while in Barn	<u>600</u>	<u>300</u>	
On <u>  </u>			
On <u>  </u>			
On <u>  </u>			
Total amount	<u>4875</u>	<u>3200</u>	

House and Barn No. 1 being situated on the Cruise Road, Four miles East  
of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated   

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
190 acres, worth \$    with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Yes, in Laundry room - a common stovepipe
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, closely tacked and papered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of June 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 26.10  
Total, \$ 27.10

T. E. Swanner APPLICANT.

Paid - June 28, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.

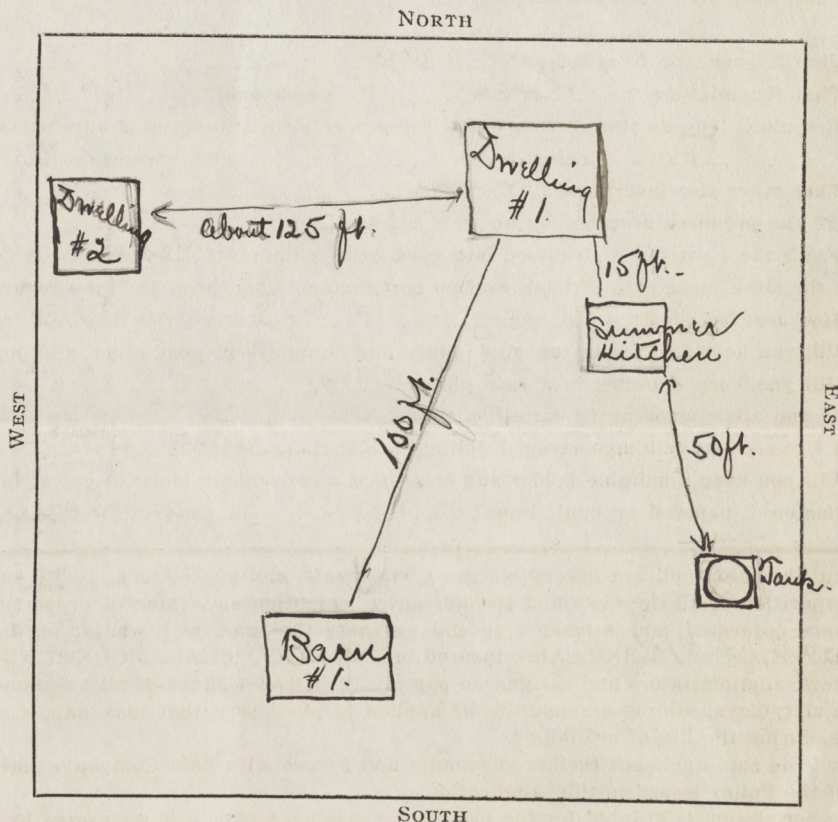
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 16797.

# APPLICATION

OF

Mrs. A. E. Albright.

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1800.00

Expires 24 day of June 1923.

Policy Fee

\$ 1.00

Rate Fee

\$ 8.55

Premium

\$ 9.55

Renewal of #3462.

Inspector.

Approved, June 23 1920

C. W. Felt.

President.

Edna A. Taylor.

Secretary.



#4797.  
APPLICATION

Rate:  $1700 @ 15 = 255$   
 $1100 " 30 = 330$   
 $2.85$

Of Mrs. K. E. Albright, - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
of Three years, from the 24 day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>1</u> stories <u>28</u> x <u>32</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>Summer Kitchen</u> <u>1</u> stories <u>12</u> x <u>14</u> feet, built <u>1896</u> , now in <u>repair</u> , <u>Shingle</u> roof	1500	1000	
On <u>house</u> No. 2 <u>1</u> stories <u>12</u> x <u>36</u> feet, built <u>1916</u> , now in <u>good</u> repair, <u>Shingle</u> roof	300	200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	675	450	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and frame</u>	350	50	
On Barn No. 1, <u>1</u> stories, <u>18</u> x <u>36</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>roof</u>	150	100	
On Barn No. 2 <u>and shed attached</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>on Pump House</u> , \$			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	1800		

House and Barn No. 1 being situated at West end, and on South side of Marion Ave.  
1/2 of a mile North of Saratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Two acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes, in dwelling No. 1. - No 2 - gal. iron, double
7. If the stove pipes pass through wooden partitions or floor, how are they secured? and air chamber between.
8. How near to wood? Sheds - In Summer Kitchen, terra-cotta incased in cement.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In Summer Kitchen part of the time.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Papered on lining closely tacked to boards.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 8.55  
Total, \$ 9.55

Mrs. K. E. Albright APPLICANT.

Paid - June 21, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with

Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a

Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from

buildings classed as exposures.—Rate, 35c on

\$100.

Barns or Stables, less than 40 ft. from build-

ings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private),

Sheds, Shops, Storehouses, and other out-

buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on

\$100.

Steam Engines, Boilers, etc.; Rate, 40c on

\$100.

School Houses and Churches; detached;

Rate, 30c on \$100.

Fruit and Hay, and other contents of build-

ings; rate the same as buildings in which they

are contained.

## EXPOSURES.

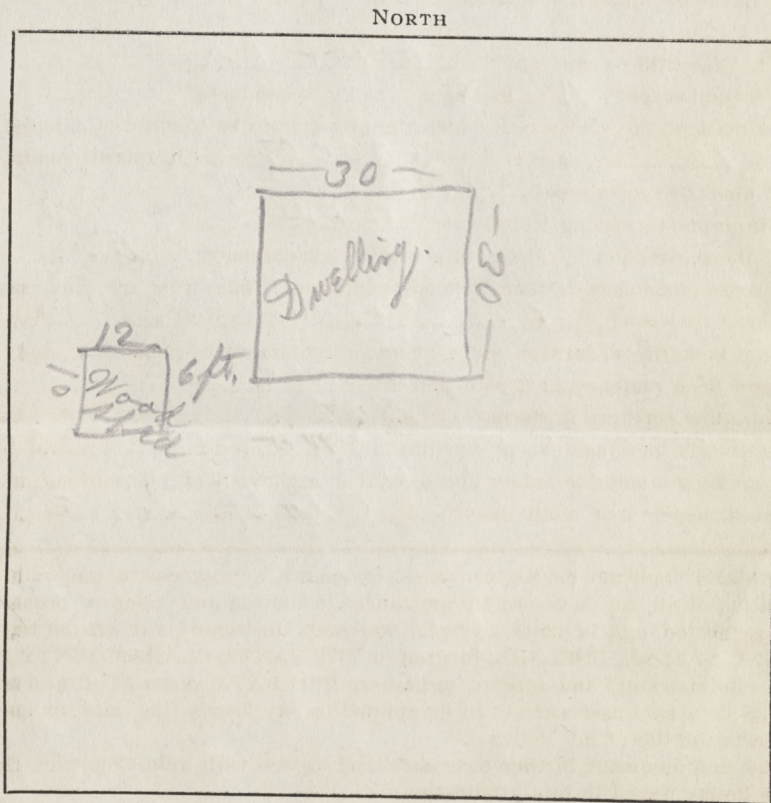
An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

No 4798.

# APPLICATION

OF

Miss Joan Church  
Gibson Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 1000.00

Expires 25 day of June 1921

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 3.50

Premium - - - \$ 4.50

Inspector.

Approved

June 26 1920

President.

Secretary.



#4798.  
APPLICATION

Rate: 1000 @ 35 = 350.

Of Joan Shick Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of (One thousand) \$1000.00 DOLLARS, for the term  
of one years, from the 25th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1898</u> , now in <u>repair</u> , <u>single</u> roof }	<u>1000</u>	<u>500</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof }			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>800</u>	<u>500</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>one</u>			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1800</u>	<u>1000</u>	

House and Barn No. 1 being situated on the North side of Watsonville Road  
Nine miles West of Gilroy, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Owner
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 acres, worth \$ 3000, with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? No
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Run + wired
8. How near to wood? 6 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth lined

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25th day of June 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 350  
Total, \$ 350

Joan Shick APPLICANT.

Paid - July 1, 1920.



No 4799

# APPLICATION

OF

Joseph W. Marshall

Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1800.00

Expires 26 day of

June 1925

Policy Fee

\$ 1.00

Rate Fee

\$ 13.50

Premium

\$ 14.50

Revered of \$26.35

Inspector

Approved

June 17 1925

C. A. Pettit

President

Edw. A. Taylor

Secretary

25% rate.

\$ 5.70 add.  
premium for time of  
policy.

# 4799  
note on enclosed continue  
case if extra premium is pd.

William St.

Saratoga Cal.

May 6<sup>th</sup> 1922

The Santa Clara County.

Fire Insurance Company.

San Jose, Cal.

Gentlemen:—

I wish to notify you that a Cottage has been built on the lot adjoining mine to the west. My house is built 10 feet from the line on this side with a driveway running between the house and line. over this driveway for a part of the way I have a pergola arrangement attached to the building, the outer posts of which are on the line. The new cottage on the adjoining lot at one place is within a few inches of my line, so I suppose it will make some difference in my insurance. Perhaps you will not be disposed to take the new risk, if so I suppose some agreement can be made for a refund on my present policy.

Yours Truly Joseph W. Marshall



#4798.  
APPLICATION

Rate: 1000 @ 35 = 3.50.

Of Joan Shiel Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of One thousand \$1000.00 DOLLARS, for the term  
of one years, from the 25th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>32</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>shingle</u> roof	<u>1000</u>	<u>500</u>	
On wing <u>  </u> stories <u>  </u> x <u>  </u> feet, built <u>1</u> , now in <u>repair</u> , <u>  </u> roof			

*[Faint, mirrored text from the reverse side of the page is visible through the paper. The text appears to be a letter or statement, possibly related to the insurance application, mentioning property details and dates. The handwriting is cursive and difficult to decipher due to the mirroring.]*

filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25th day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.50  
Total, \$ 4.50

Paid - July 1, 1920.

Joan Shiel APPLICANT.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

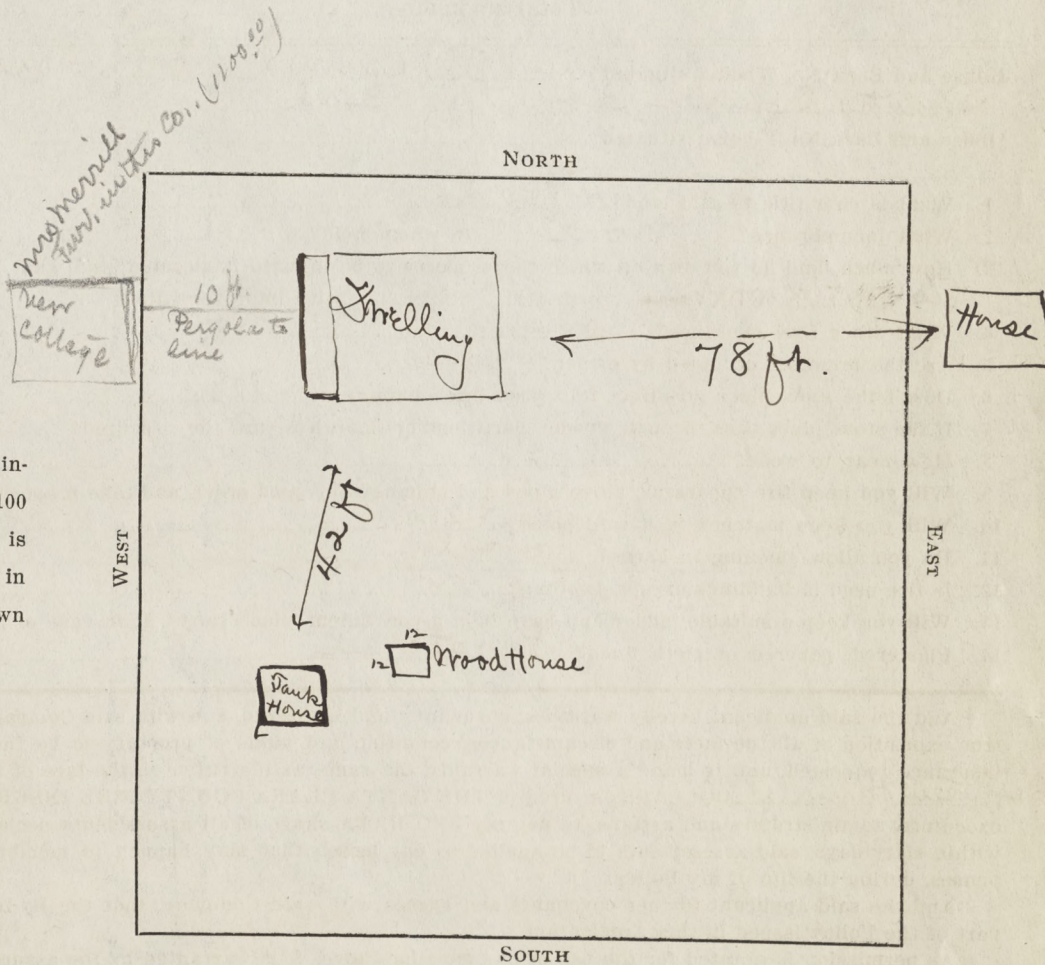
Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4799

# APPLICATION

OF

Joseph W. Marshall  
Saratoga Post Office,  
Santa Clara County, Cal.

Amount Insured

\$ 1800.00

Expires 26 day of

June 1925

Policy Fee

\$ 1.00

Rate Fee

\$ 13.50

Premium

\$ 14.50

Revered of \$2635.

Inspector.

Approved

June 17 1925

President.

Secretary.

Edward Taylor



#4799. Rate: 1800 @ 15 = 2.70  
APPLICATION

Change rate to 25¢ per hundred - May 6, 1922.

Of Joseph W. Marshall - Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred DOLLARS, for the term  
5 of five years, from the 26th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>42</u> x <u>30</u> feet, built <u>1915</u> , now in <u>good</u> repair, <u>Shingle</u> roof } <u>Porch and Pergola added lately</u>	<u>2250</u>	<u>1500</u>	<u>30</u>
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof }			
On ..... No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill <sup>500 gal.</sup> and Tank <u>and Tank house, 14x14 ft. and Gasoline Engine</u> -	<u>450</u>	<u>300</u>	
On Barn No. 1, ..... stories, ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>2700</u>	<u>1800</u>	

Expired - June 26, 1925  
Ordered Canceled - not renewed.

notified

House and Barn No. 1 being situated in Williams Subdivision, Saratoga  
Santa Clara County, Cal.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Seed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Lot 50x100 ft. acres, worth \$ ..... with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of June 1920.

Policy Fee, \$ 1.00 \$ 5.70 add Premium  
Rate Fee, \$ 13.50  
Total, \$ 14.50  
Paid - June 17, 1920.  
J. W. Marshall APPLICANT.  
Ethel Marshall

1500 general 300 new



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

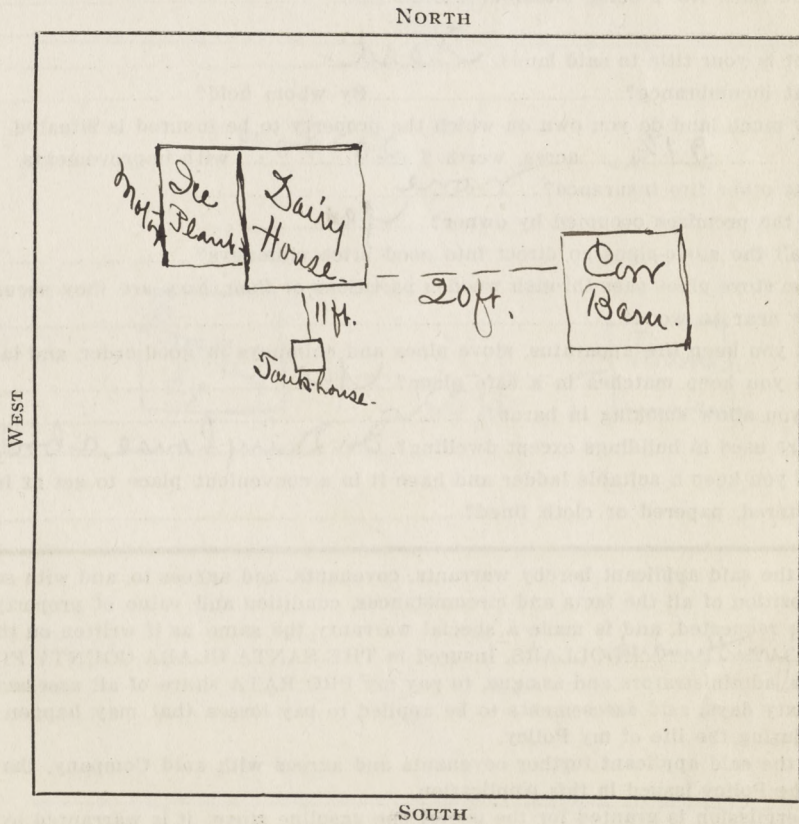
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No. 4800.

# APPLICATION

OF

Fred. Grass.  
Route 2.  
Box 274.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured

\$2500.00

Expires 27 day of June 1921.

Policy Fee

\$1.00

Rate Fee

\$11.25

Premium

\$12.25

Renewal of #4310.  
Inspector.

Approved

June 30 1920.

President.

Secretary.



160

#4800.

Rate: 2500 @ .45 = 11.25

# APPLICATION

Of Fred Grass, Santa Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of one years, from the 27th day of June 1920 if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof			
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank and Tank-house and Gasoline Engine	300	200	
On Barn No. 1, 1 stories, 34 x 60 feet, built 1916, now in good repair, gal. roof	600	400	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Motor and Ice Plant, adjoining Dairy House	1400	900	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant \$, on Pump House \$			
On Milk or Dairy House, 14 x 24 ft. concrete foundation and part of sides concrete. Built in 1916. - Also Pasturizer and other machinery (val about \$4000.00 therein)	1500	1000	
On			
Total amount		2500	

Sainy-House and Barn No. 1 being situated on corner of Foxworthy and Almaden Road about 8 1/2 miles from Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ 20000. with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In Dairy house, a boiler, and large gal. iron chimney
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes. [the roof.]
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Paid - June 26, 1920.  
F. J. Grass APPLICANT.  
By Miss Anna Grace Grass



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

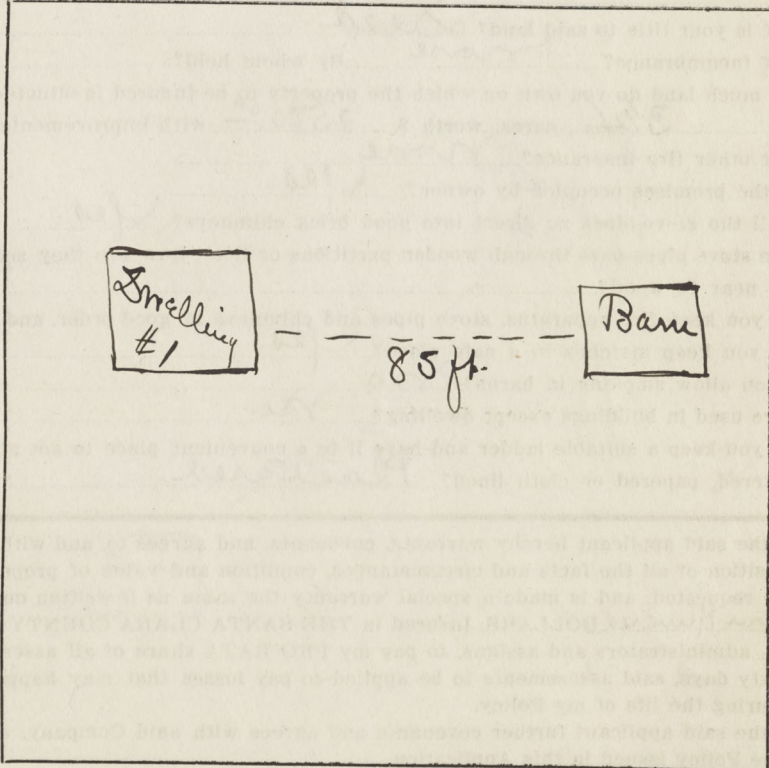
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Curtis Ave.  
WEST



SOUTH

EAST

Millers St.  
NORTH

No. 1801.

# APPLICATION

OF

Mrs. Rachel C. Holland,  
Curtis Ave.  
San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 2400.00

Expires 27 day of June 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 11.25

Premium - - - \$ 12.25

Renewal of # 3405  
Inspector—

Approved June 17 1920  
President.

Ella A. Taylor.  
Secretary.



158/1

#4801.

Rate: 2300 @ 15 = 345  
100 " 30 = 30  
3.75

# APPLICATION

No 4802

Of Rachel C. Holland, - San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Thousand Seven Hundred DOLLARS, for the term  
of Three years, from the 27th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>36</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	2700	1800	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	600	400	
On			
On Piano	200	100	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, <u>1</u> stories, <u>16</u> x <u>24</u> feet, built 1, now in <u>good</u> repair, <u>Shingle</u> roof	150	100	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	3650	2400	

Expired - June 27, 1923.  
Renewed - 6291.

ap sent

House and Barn No. 1 being situated on East side of Curtis Avenue  
about 2 1/2 miles South-West of San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Seed.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
3 1/4 acres, worth \$ 3500.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty Four Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 11.25  
Total, \$ 12.25

Rachel C. Holland APPLICANT.

Paid - June 17, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

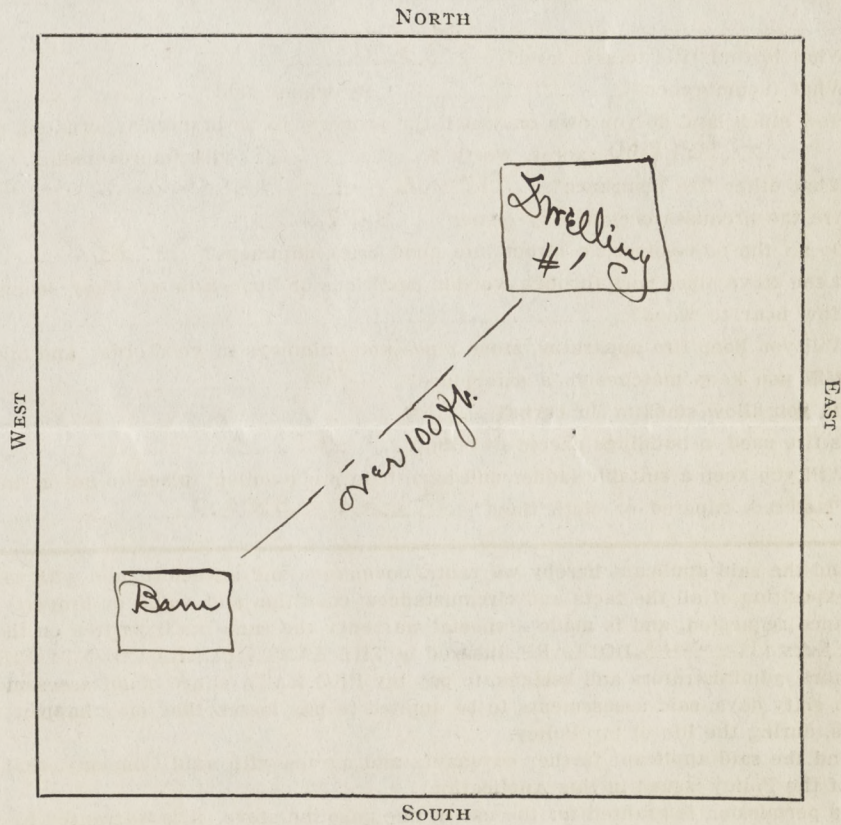
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4802.

## APPLICATION

OF

W. F. Lumbard  
Route 1.  
Los Angeles Box 152.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3500.00

Expires 27 day of June 1922.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 10.50

Premium - - - \$ 11.50

H. B. Baandenburg  
Inspector.

Approved

June 30 1922

C. J. Pettit

President.

Ella A. Taylor

Secretary.



167

#4802  
APPLICATION

Rate: 3500 @ 15 = 5.25

Of W.F. Lumbard, - Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
of 2 years, from the 27th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>26</u> x <u>46</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5250</u>	<u>3500</u>	
On wing _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank _____			
On Barn No. 1, _____ stories, _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On _____ Horses _____			
On _____ Horse Wagon _____			
On _____ Horse Spring Wagon _____			
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. _____			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____		<u>3500</u>	

Expired - June 27, 1922.  
Renewed - 5784

House and Barn No. 1 being situated on the Santa Clara and Los Gatos Road  
about 1 1/2 miles North of Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated \_\_\_\_\_

1. What is your title to said land? Lease
2. What incumbrance? \_\_\_\_\_ By whom held? \_\_\_\_\_
3. How much land do you own on which the property to be insured is situated, and what is its value? 6.467/100 acres, worth \$ \_\_\_\_\_ with improvements.
4. What other fire insurance? None - Furniture in another Co.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? \_\_\_\_\_
8. How near to wood? \_\_\_\_\_
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the Insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of June 1920.  
Policy Fee, \$ 1.00  
Rate Fee, \$ 10.50  
Total, \$ 11.50

W.F. Lumbard APPLICANT.

Paid: - July 1, 1920.



1803

ICATION

OF

Ward

New Post Office,  
Santa Clara County, Cal.

\$ 3000.00

of June 1923.

\$ 1.00

\$ 13.50

\$ 14.50

Inspector.

1923 " 1920.

President.

Secretary.

W. F. Lumbard.

LOS GATOS IN THE GREEN FOOT HILLS

Home of  
W. F. LUMBARD



Box 152 \* Route 1  
SANTA CRUZ AVE.

El Casa De Loma

LOS GATOS, CALIF,

Oct 23/20.,

Santa Clara County Fire Ins Co.,  
San Jose, Calif.,

Gentlemen,-

I have another new home built on the same location of the one insure with you about June 28 th, that I wish to get insured also, as it is nearly ready for occupancy- ar will be by Nov 1st. Writing you this so that your representative for this district may call and go over the place with me as to valuations, and amount of insurance wished to carry on same.

Please attend to this matter at once, and Oblige,

Yours truly,

W. F. Lumbard.



167

#4802  
APPLICATION

Rate: 3500@15-5-25

Of W. F. Lumbard, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
of 2 years, from the 27th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

						\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,	<u>1 1/2</u> stories	<u>26</u> x <u>46</u> feet	built <u>1911</u> , now in <u>good</u> repair,	<u>Shingle</u> roof		<u>5250</u>	<u>3500</u>	
On wing	stories	x feet	built 1, now in repair,	roof				
On								

5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the Insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand Five Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 10.50  
Total, \$ 11.50

W. F. Lumbard APPLICANT.

Paid: - July 1, 1920.



4803

ICATION

OF

W. F. Lumbard

Post Office,  
Santa Clara County, Cal.

\$ 3000.00

June 1923.

\$ 1.00

\$ 13.50

\$ 14.50

Inspector.

May 30 " 1920.

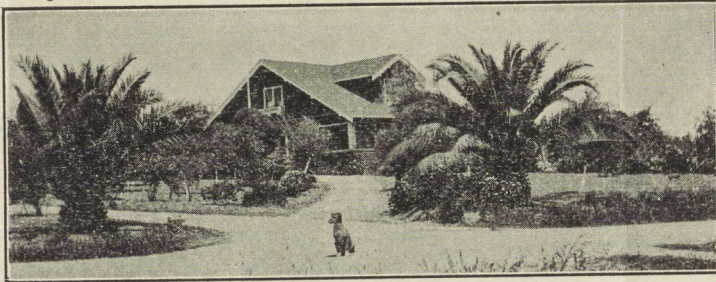
W. F. Lumbard

President.

Secretary.

LOS GATOS IN THE GREEN FOOT HILLS

Home of  
W. F. LUMBARD



Box 152 ☞ Route 1  
SANTA CRUZ AVE.

La Casa De Loma

LOS GATOS, CALIF.

May 22/22.,

Santa Clara County Fire Ins Co.,  
San Jose Calif.,

Dear Folks,-

I note that my policy #4802  
for \$3500.00 covering my home will expire in about  
a month, and wish to have same renewed for another  
two years.

Will leave it up to you to see that same is  
attended to and will mail you a check upon your  
mailing me a bill for same.

Yours truly,

W. F. Lumbard



Rate: 3500 @ 15 = 5.25

Of W. F. Lumbard, - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Five Hundred DOLLARS, for the term  
of 2 years, from the 27th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

On dwelling No.	1/6	5/1	1/6 - Improved -	SD	\$ Cash Value	\$ 2/3 Value	Rate

SANTA CRUZ AVE.  
Box 152 & Route 1

W. E. LUMBARD  
Home of

LOS GATOS, CALIF.

Paid. - July 1. 1928.

*W. J. Rumbold* APPLICANT.



First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

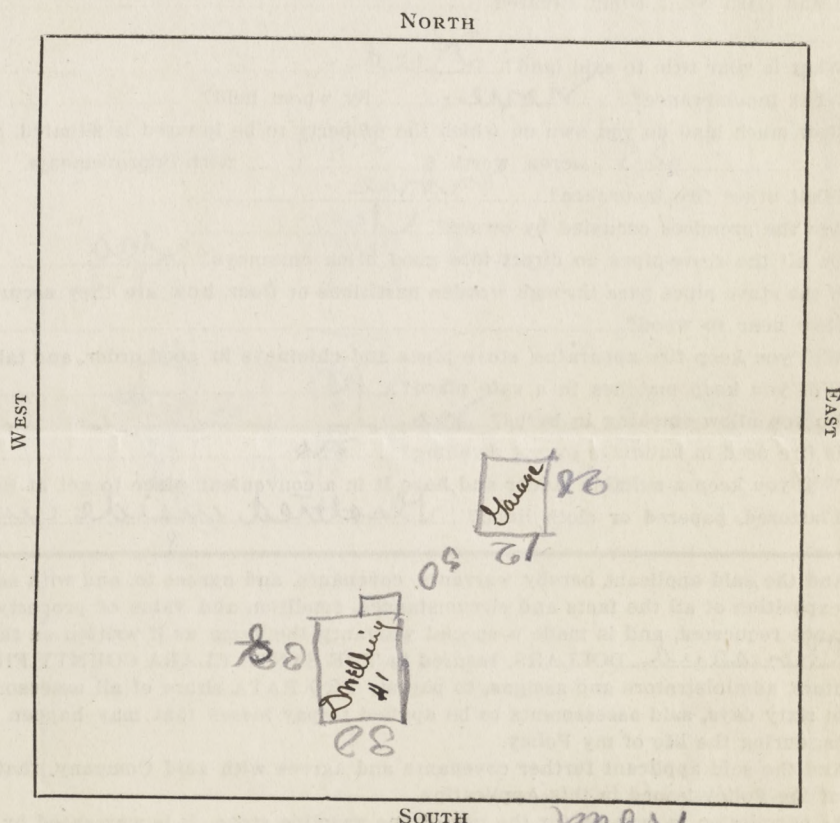
1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.

4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.
- Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.
- Exposure and Terra-cotta; Rate, 25c on \$100.
- Exposure and Stovepipe; Rate, 35c on \$100.
- Exposure and cloth-lining; Rate, 25c on \$100.
- Tank-houses, if near dwelling, rate with Dwellings. If near Barn, rate with Barn.
- Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.
- Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.
- Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.
- Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.
- Dairies and Cheese Factories—Rate, 30c on \$100.
- Steam Engines, Boilers, etc.; Rate, 40c on \$100.
- School Houses and Churches; detached; Rate, 30c on \$100.
- Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

OF  
Miss <sup>40</sup> Conard  
Mary  
Mountain View Post

Santa Clara County, Cal.

$\frac{1}{\sqrt{e}}$

Expires 30 day of June 1923.

1.00

1050

1451

Inspector.

Approved *[Signature]* 1926.

President.

Secretary.



APPLICATION

Of T. J. Evans, & Mary E. Evans <sup>Mountain View -</sup>  
Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Co.** for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand DOLLARS, for the term  
of Three years, from the 30th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>Bungalow</u> 1 stories <u>30</u> x <u>38</u> feet, built 19 <u>20</u> , now in <u>repair</u> , <u>crushed</u> roof	5000	2500	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof	750	500	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1, stories x feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		3000	

House and Barn No. 1 being situated on a new road, called Sunset Ave., just that turns to right off San Antonio Road, between the State Highway and Los Altos, S. C. Co., Cal.  
House and Barn No. 2 being situated

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$ with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered inside and outside (stucco)

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 13.50  
Total, \$ 14.50

Mary E. Evans APPLICANT.

Paid July 30, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.

Exposure and Terra-cotta; Rate, 25c on \$100.

Exposure and Stovepipe; Rate, 35c on \$100.

Exposure and cloth-lining; Rate, 25c on \$100.

Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.

Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.

Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.

Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.

Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

are contained.

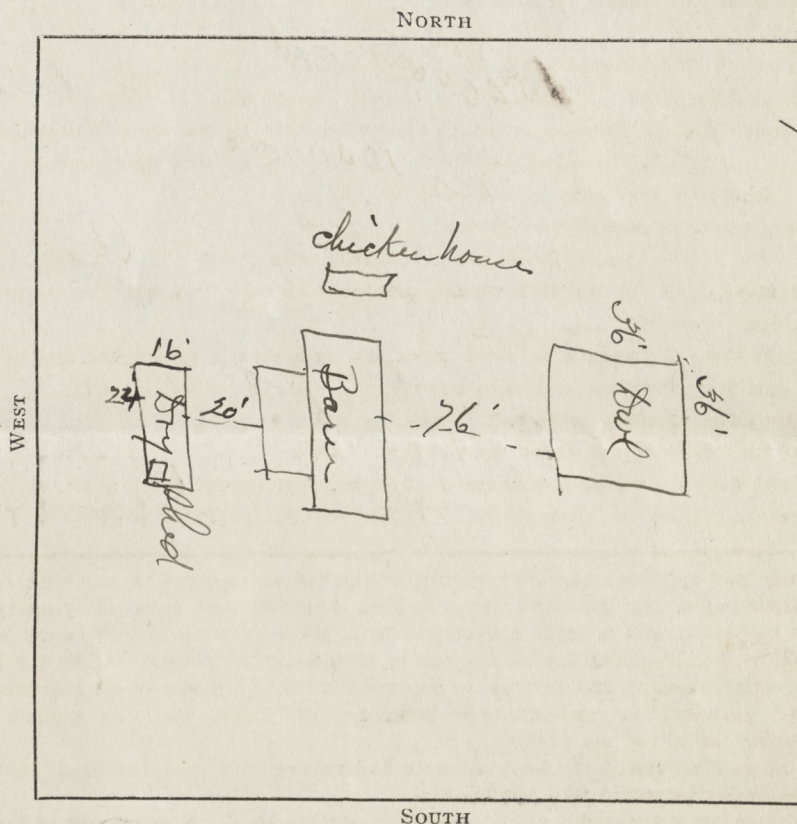
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



EAST

Shed  
Oats  
etc.

Virginia Ave.

(48044)  
No 48044

## APPLICATION

OF

Mrs. Horace E. Mumma.

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 4000.00

Expires 30<sup>th</sup> day of June 1923

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 24.60

Premium - - - \$ 25.60

W. A. Ross

Inspector.

Approved June 30<sup>th</sup> 1923

C. B. Pettit

President.

Ella A. Taylor

Secretary.



1167

#4804.

Rate: 2900 @ 15 = 4.35  
1,100 " 35 = 3.85  
8.20

# APPLICATION

Of Mrs. Florence E. Mumma, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of four thousand (\$4000.00) DOLLARS, for the term  
of three years, from the 30th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>36</u> feet, built 1....., now in <u>gd</u> repair, <u>shg</u> roof	<u>3600</u>	<u>2400</u>	
On wing ..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>750.</u>	<u>500.</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, <u>2</u> stories, <u>28</u> x <u>28</u> feet, <u>wing 16 x 32</u> , built 1....., now in <u>gd</u> repair, <u>shg</u> roof	<u>1200.</u>	<u>800.</u>	
On Barn No. 2			
On ..... Tons of Hay			
On <u>Dry Shed + dipper + plant 16 x 24</u>	<u>150</u>	<u>100.</u>	
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On <u>500 fruit trays (new) 50c contained in Dry Shed</u>		<u>175.</u>	
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>250 fruit Ox's @ 10c</u>		<u>25.</u>	
On .....			
On <u>Insured - June 30, 1923</u>			
On <u>Revered - #6295</u>			
Total amount		<u>4000.</u>	

House and Barn No. 1 being situated about 2 mi. S.W. of town of Campbell  
on W. side of Virginia Ave. at W. End of Sunnyvale Ave.  
House and Barn No. 2 being situated .....

1. What is your title to said land? Deed
2. What incumbrance? 5000 By whom held? Garden City Bank (Campbell)
3. How much land do you own on which the property to be insured is situated, and what is its value? for acres, worth \$ 10000.00 with improvements. Ins. payable
4. What other fire insurance? No
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? Dry Shed - Dipping plant
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? Plastered + board + paper 2nd floor

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$4000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28th day of June 1920

Policy Fee, \$ 1.00  
Rate Fee, \$ 24.60  
Total, \$ 25.60

Mrs. Florence E. Mumma APPLICANT.

Paid - Aug 3, 1920.



# Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

## DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from build- ings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out- buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of build- ings; rate the same as buildings in which they are contained.

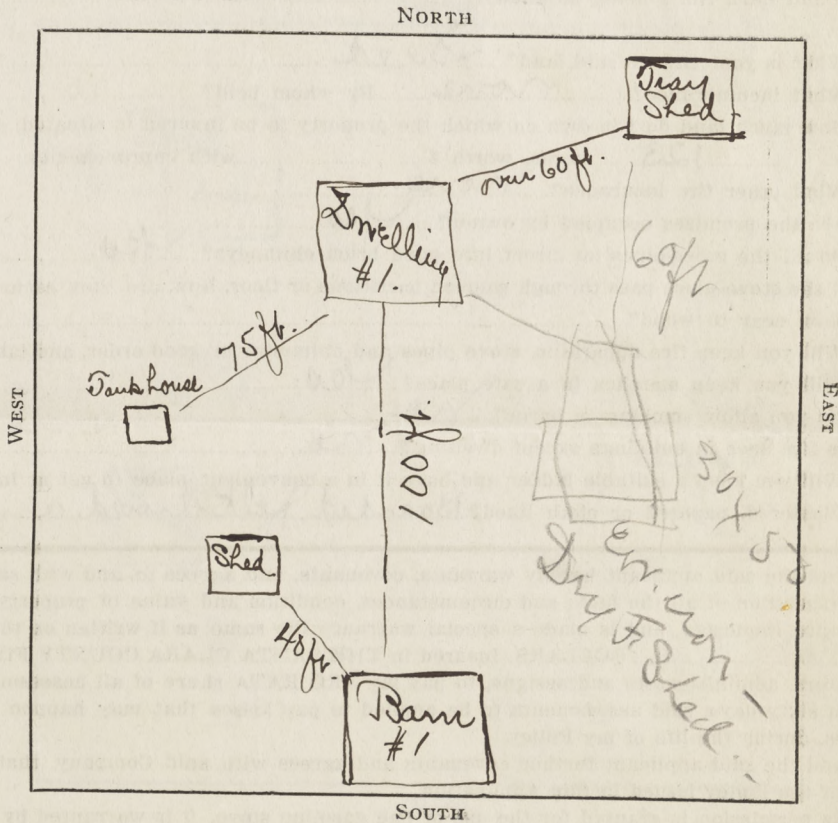
## EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings in- sured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4805.

# APPLICATION

OF

John A. Fair  
San Jose, Route B.  
Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3050.00  
Expires 30 day of June 1923.  
Policy Fee - - - \$ 1.00  
Rate Fee - - - \$ 19.55  
Premium - - - \$ 20.55

H. Menzel  
Inspector.

Approved July 3, 1923.  
E. A. Taylor, President.  
E. A. Taylor, Secretary.



#4805. APPLICATION

Rate: 1750 @ 15 = 262.50  
1300 @ 30 = 390  
652

Of John A. Fair, - Santa Clara Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Three thousand and thirty DOLLARS, for the term  
of Three years, from the 30th day of June 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>28</u> x <u>40</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>Sheds</u> roof } <u>2250</u> <u>1500</u> <u>500</u>			
On wing <u>1</u> stories x <u>40</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u> }			
On <u>house</u> No. 2 <u>2</u> stories x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions	<u>200</u>	<u>100</u>	
On <u>Piano</u>	<u>275</u>	<u>150</u>	
On <u>One</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank-house</u> <u>2</u> story, <u>16</u> x <u>16</u> ft. -	<u>600</u>	<u>400</u>	
On Barn No. 1, <u>40</u> stories, <u>40</u> x <u>58</u> feet, built <u>1914</u> , now in <u>good</u> repair, <u>iron</u> roof	<u>500</u>	<u>300</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>500</u> , on Pump House, \$ <u>300</u>			
On <u>Tray shed</u> <u>32</u> x <u>40</u> ft. <u>(open)</u> , <u>and Dipper and Chader therein</u>	<u>500</u>	<u>300</u>	
On <u>1200 fruit trays</u> @ <u>25</u> , while in shed		<u>300</u>	
On <u>3000</u> @ <u>25</u>			
On <u>3000</u> @ <u>25</u>			
Total amount		<u>3050</u>	

House and Barn No. 1 being situated on Tully Road, East of McLaughlin  
Avenue, Santa Clara Co., Cal.  
House and Barn No. 2 being situated on Tully Road, East of McLaughlin  
Avenue, Santa Clara Co., Cal.

1. What is your title to said land? Seed
2. What incumbrance? none By whom held? none
3. How much land do you own on which the property to be insured is situated, and what is its value?  
123 acres, worth \$ 1500 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Boarded, felt-lined and papered

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3050 and 00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1920.

Policy Fee, \$ 1.00

Rate Fee, \$ 19.55

Total, \$ 20.55

John A. Fair APPLICANT.

Paid - July 14, 1920.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.

Steam Engines, Boilers, etc.; Rate, 40c on \$100.

School Houses and Churches; detached; Rate, 30c on \$100.

Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

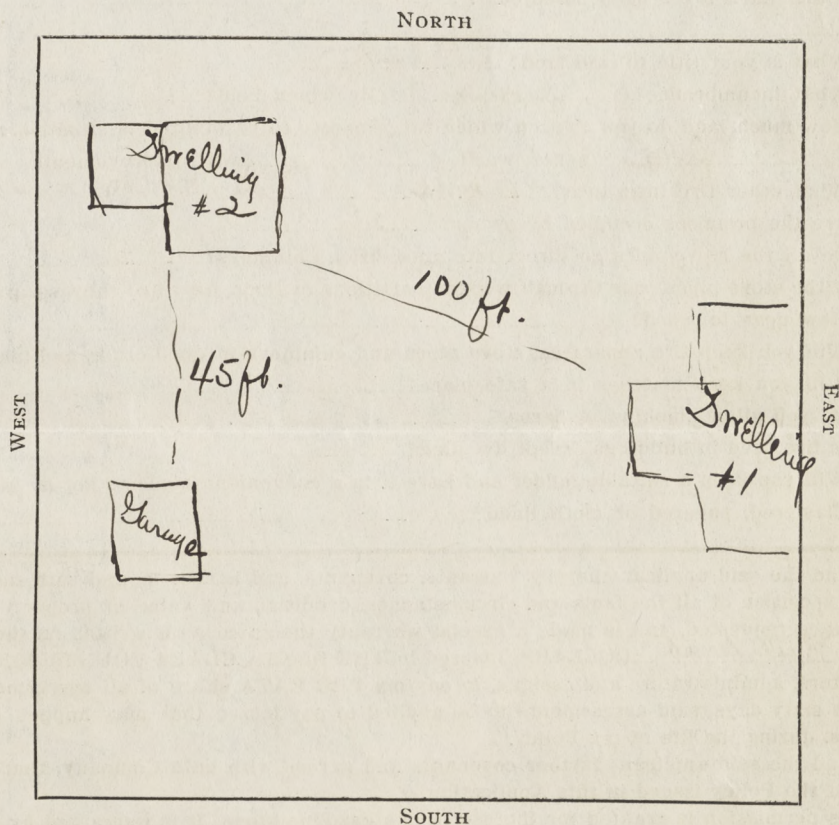
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



No 4806.

## APPLICATION

OF

B. Grant Taylor.

2000 Broadway Bldg.  
San Francisco, Post Office,

Santa Clara County, Cal.

Amount Insured

\$ 200.00

Expires 1st day of

July 1925

Policy Fee

\$ 1.00

Rate Fee

\$ 3.00

Premium

\$ 4.00

Renewal of 2637

Inspector—

Approved

June 2, 3rd 1925

C. W. Pettit

President.

E. A. Taylor.

Secretary.



#4806. Rate: 200 @ .30 = .60.  
APPLICATION

Of B. Grant Taylor, Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred DOLLARS, for the term  
of 5 years, from the first day of July 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On wing stories <u>x</u> feet, built 1, now in repair, roof			
On			
On house No. 2 stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1, stories <u>x</u> feet, built 1, now in repair, roof			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On <u>Garage, 20x30 ft. - concrete floor; Sleeping room</u>			
On <u>South-East corner, no fire.</u>	300	200	
On <u>no gasoline kept other than that contained in automobile</u>			
Total amount	300	200	

House and Barn No. 1 being situated on property of assured on Saratoga and Mountain View Road about 1/2 of a mile north of Saratoga S.C.C. Cal  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ with improvements.
- What other fire insurance? none - Other bldgs. under #3037 and #3640.
- Are the premises occupied by owner?
- Do all the stove-pipes go direct into good brick chimneys?
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place?
- Do you allow smoking in barns?
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 3.00  
Total, \$ 4.00.

Paid - June 24, 1920.

B. Grant Taylor APPLICANT.



## Classification of Risks

First-class dwellings and contents, detached;  
Basis rate, 15c on \$100.

### DEFICIENCIES.

1. One or more terra-cotta flues, extending through roof, floor, or side-walls, adds one fifth to basis rate.  
Rate, 18c on \$100.
2. One or more stovepipes, extending thru roof floor, or side-walls, double basis rate.  
Rate, 30c on \$100.
3. Cloth-lining, for whole or any part of ceiling, unless closely tacked to boards and papered or painted, adds one third to basis rate.  
Rate, 20c on \$100.
4. Exposures—Dwelling from 40 to 60 ft. from buildings classed as exposures; Rate, 20c on \$100.

Dwellings less than 40 ft. from bldgs. classed as exposures; Rate, 25c on \$100.  
Exposure and Terra-cotta; Rate, 25c on \$100.  
Exposure and Stovepipe; Rate, 35c on \$100.  
Exposure and cloth-lining; Rate, 25c on \$100.  
Tank-houses, if near dwelling, rate with Dwelling. If near Barn, rate with Barn.  
Barns or Stables, detached, rate at twice a Dwelling rate. Rate, 30c on \$100.  
Barns or Stables, from 40 to 60 ft. from buildings classed as exposures.—Rate, 35c on \$100.

Barns or Stables, less than 40 ft. from buildings, classed as exposures.—Rate, 40c on \$100.  
Fruit Houses, and Fruit Driers (private), Sheds, Shops, Storehouses, and other out-buildings, detached; Rate, 30c on \$100.  
Dairies and Cheese Factories—Rate, 30c on \$100.  
Steam Engines, Boilers, etc.; Rate, 40c on \$100.  
School Houses and Churches; detached; Rate, 30c on \$100.  
Fruit and Hay, and other contents of buildings; rate the same as buildings in which they are contained.

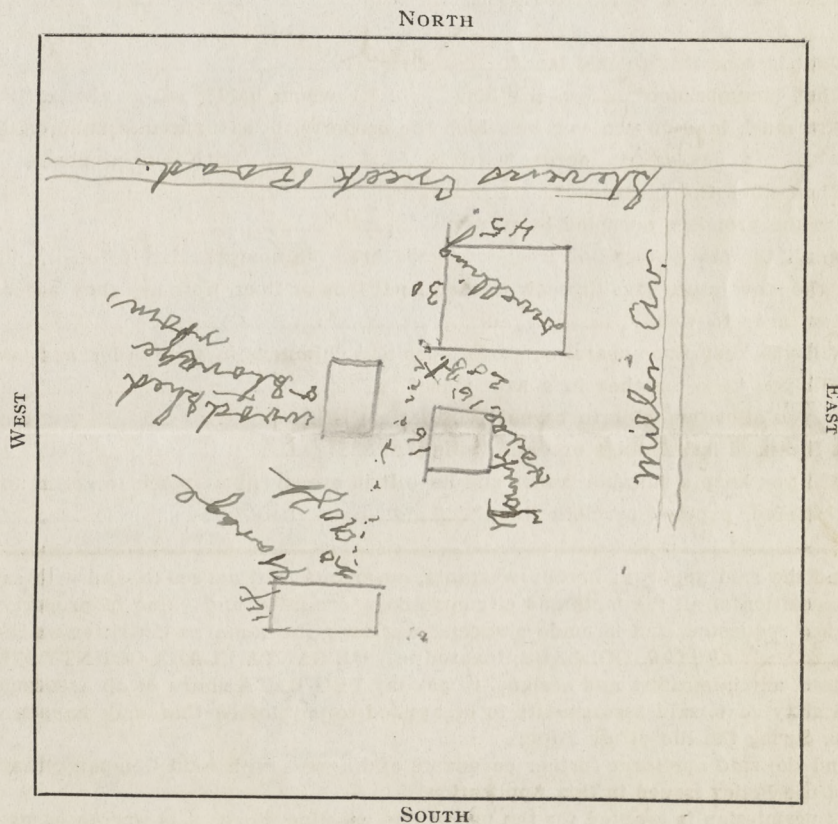
### EXPOSURES.

An out building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or a stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, tho separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO INSPECTORS

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*mailed -*



No 4807

## APPLICATION

OF

*R.B. Mooney,*  
*and Mrs. Vivian H. Mooney,*  
*Box 36.*  
*Cupertino* Post Office,  
Santa Clara County, Cal.

Amount Insured \$ 3630.00

Expires 2 day of July 1923.

Policy Fee - - - \$ 1.00

Rate Fee - - - \$ 17.60

Premium - - - \$ 18.60

*C. J. Pettit,*  
Inspector.

Approved *L. J. Pettit,* 1920.

*C. J. Pettit,*  
President.

*Ellen A. Taylor,*  
Secretary.



1126  
#4807. Rate: 3350 @ 15 = 502  
280 30 = 84  
5.86  
APPLICATION

Of R. B. Mooney & Cupertino Postoffice, Santa Clara County, Calif., to  
and Vivian H. Mooney.  
The Santa Clara County Fire Insurance Co. for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-Six Hundred and Thirty DOLLARS, for the term  
of 3 years, from the 2nd day of July 1920, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>45x30</u> feet, built <u>1909</u> now in <u>fair</u> repair, <u>Shingle</u> roof	<u>3300.</u>	<u>2210</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>1500.</u>	<u>1000</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Silver Ware and Provisions			
On <u>Piano</u>			
On <u>while contained in dwelling No. <u>1</u></u>			
On <u>Windmill and Tank &amp; Tank house 16x16</u>	<u>225.</u>	<u>150.</u>	
On Barn No. <u>1</u> , <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On Barn No. <u>2</u>			
On <u>Tons of Hay</u>			
On <u>Barage 20x14</u>	<u>420.</u>	<u>280</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
On <u>while contained in Barn No. <u>1</u></u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount		<u>3630.</u>	

House and Barn No. 1 being situated on Stevens Creek Road, near Miller Station, One mile East of Cupertino, Santa Clara Co., Cal.  
House and Barn No. 2 being situated       

1. What is your title to said land? Seed.
2. What incumbrance? 4500. By whom held? L. Bloomer & Son Bank of Italy.
3. How much land do you own on which the property to be insured is situated, and what is its value? See. acres, worth \$ 20,000. with improvements. Payable March 6, 1922.
4. What other fire insurance? none.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants, and agrees to, and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3630.00/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

As permission is granted for the use of one gasoline stove, it is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1920.

Policy Fee, \$ 1.00  
Rate Fee, \$ 17.90  
Total, \$ 18.90

Paid - July 7, 1920.

R. B. Mooney  
Vivian H. Mooney APPLICANT.







